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

Funds to aid survivors through the recovery process

FEMA
- Grant
  - Needs-based
  - Maximum award based on Consumer Price Index
  - No system for credit check

SBA
- Loan
  - Income-based
  - Maximum loan of $200,000 ($40,000 for renters)
  - Robust credit background

Pre-storm condition

Safe
Sanitary
Functional
| Types of Assistance | Home Repair Assistance | Home Replacement Assistance | Personal Property Assistance | 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 | Lodging Expense Reimbursement | Rental Assistance | Continued Temporary Housing Assistance | Home Repair Assistance accessibility items | Personal Property accessibility items | $41,000 | $41,000 | Unlimited |
$41,000 + $41,000 = $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.

<table>
<thead>
<tr>
<th>Figure 6: U.S. Citizenship and Resident Aliens</th>
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<tbody>
<tr>
<td><strong>Status</strong></td>
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<tr>
<td>-------------</td>
</tr>
<tr>
<td>U.S. Citizen</td>
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<tr>
<td>Non-Citizen National</td>
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</table>
| Qualified Alien | - 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 qualifies 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
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 $12,383.26.
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 (FIRZ)
You have been APPROVED for $12,383.26 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 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 $8,351.25 that I have already received from FEMA. Please reconsider me for additional Housing Assistance money 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 42063
Date of Birth: January 1, 1980
City & State of Birth: Louisville, KY

Attachments:
(1) Signed Statement of No Homeowner’s Insurance
(2) Contractor Estimates
(3) Release of Information Form

Puts the appeal in context
How to Structure an Appeal Letter

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,

[Signature]

FEMA Registration Number: 44-12345678
Last 4-digits of SSN: 1234
Disaster Name: Kentucky Severe Storms
Disaster Code: 6330-DR-KY
Date of Appeal: 5/22/2022

Do NOT copy and paste
Keep it short and to the point (eliminate “fluff”).
Include the legally-binding statement.
How to Structure an Appeal Letter

Signature must be for primary or co-registrant, unless FEMA has received Power of Attorney authorization.
How to Structure an Appeal Letter

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

Attachments:
1. Signed Statement of No Homeowner’s Insurance
2. Contractor Estimates
3. Release of Information Form
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
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.
Get contractor to quote appliance repairs or replacement. List only eligible items.
Vehicle Assistance Eligibility:

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