



FEMA



People Helping People Recover From Disasters

FREQUENTLY ASKED QUESTIONS

APPLYING FOR ASSISTANCE

Q: Do I have to go to a Disaster Recovery Center (DRC) to register with FEMA?

A: No. There are three ways to register.

1. You may register by telephone and calling FEMA at 1-800-621-3362
2. You may go to a DRC to use a telephone if one is not available to you.
3. FEMA has activated their online registration service. To register for disaster assistance over the internet, go to www.fema.gov and select "Apply for Assistance".

Q: What documents will FEMA need from my insurance company?

A: FEMA will want to see a settlement or denial letter from your insurance company to ensure there is no duplication of benefits. If your insurance company covers your losses, FEMA will not duplicate that coverage. If you still have unmet needs or damages that the insurance company does not cover, then FEMA may be able to provide you with assistance.

Q: What will FEMA accept as proof that I occupied my home?

A: We accept many documents as proof of occupancy, a utility bill from the gas, electric or water company, credit card bills or other first class mail sent to you and showing the damaged property as your address, a pay stub, or a current driver's license.

Q: Do I have to sign anything to receive assistance?

A: As a condition of receiving assistance from FEMA, you or another adult member of your household will be asked to sign a statement confirming that you are a United States citizen, a non-citizen national, or qualified alien. If you or another adult member of your household cannot sign this statement, you may still receive assistance if you are the parent or legal guardian of a child in the household who is a United States Citizen, Non-Citizen National or Qualified Alien. For information concerning your right to apply, you may call 1-800-621-3362.

Q: What happens after I apply for disaster assistance?

A: FEMA will mail you a copy of your application and an Applicant's Guide that will answer many of your questions. If your home or its contents were damaged and an inspection is required to process your application, an inspector should contact you within 10 days after you apply to schedule a time to meet you at your damaged home. The inspector then sends a report about your disaster damages to FEMA. About 10 days after the inspection FEMA will decide if you qualify for assistance. If you qualify for a grant, FEMA will send you a check by mail or deposit it in your bank account. FEMA will also send you a letter describing how you are to use the money (for example: repairs to your home or to rent another house while you make repairs).

If FEMA decides that you are not eligible for a grant, FEMA will send you a letter explaining why you were turned down and give you a chance to appeal the decision. Appeals must be in writing and mailed within 60 days of FEMA's decision.

If you get an SBA Disaster Loan application in the mail, you must complete and return the application in order to be considered for a loan as well as certain types of grant assistance. SBA staff is available at Disaster Recovery Centers to help you with the application. If SBA finds that you cannot afford a loan, they will automatically refer you to FEMA's Individual and Household grant program for help. SBA makes the determination if you can afford a loan.

If SBA approves you for a loan, they will contact you. If SBA finds that you cannot afford a loan, FEMA will contact you.

Q: I applied for disaster assistance two weeks ago and haven't heard from anyone. I keep calling the 1-800-621-3362 number, but I get a busy signal. What should I do?

A: You may visit a Disaster Recovery Center in your area to ask about your application or call the FEMA Helpline at 1-800-621-3362. The phone lines are very busy, we are sorry if you receive a busy signal. Please be patient and try calling after 6PM or on a weekend when there are typically fewer people calling.

Q: Do I have to repay the money from FEMA?

A: Money received through FEMA's Individuals and Households Program does not have to be repaid. Loans from the Small Business Administration must be repaid.

Q: Why did my neighbor get more money than I did?

A: During a disaster, many people have similar issues but have different needs. Your neighbor may have had less insurance coverage, or an item that was damaged may cost more to repair or replace. Each case is reviewed on its own information and is not compared to your neighbors. If you disagree with any FEMA decision you have the right to appeal. Refer to your Applicant Guide or your letter of eligibility for information on what FEMA will and will not cover and Appeal instructions, if needed.

Q: I didn't receive enough money to meet all my needs. What do I do now?

A: See pp. 2-6 of the Applicant Guide. Most disaster aid programs are intended to meet only essential needs and are not intended to cover all your losses. Also, some people qualify for assistance from more than one program and you may be receiving additional help from another agency. For example, the Small Business Administration is a very important source of funding for repair and replacement of your real and personal property. If you received a loan application packet from the SBA, please complete and return the application as soon as possible. No work can begin on the loan until you submit your application. If you believe FEMA made a mistake, follow the appeal process on your letter of eligibility or *Refer to p. 10 of the Applicant's Guide* for more information on how to appeal.

Q: I can't afford a loan, why am I being required to fill out a SBA Loan application?

A: If the SBA determines you cannot afford a loan, SBA will automatically refer you back to FEMA for additional help. FEMA may be able to provide money for other than housing needs; however this additional help is not available to businesses. FEMA's additional help is intended to meet necessary expenses and serious needs not met by any other form of help, including insurance and SBA disaster loans. Remember, if you were sent a SBA disaster loan application, SBA will not refer you back to FEMA unless a completed loan application is returned to the SBA and SBA

APPEALS

Q: How do I get additional money to fix up my house?

A: Most disaster aid programs are intended to meet only essential needs and are not intended to cover all your losses. Also, some people qualify for assistance from more than one program and you may be receiving additional help from another agency. For example, the Small Business Administration is a very important source of funding for repair and replacement of your real and personal property. If you received a loan application packet from the SBA, please complete and return the application as soon as possible. No work can begin on the loan until you submit your application.

Q: If I do not agree with the results of the inspection or with the amount of money I received from FEMA, what should I do?

A: You may appeal any decision. Appeals may relate to your eligibility, the amount or type of help provided to you, late applications, requests to return money, or questions regarding continuing help. When you appeal a decision, you are asking IHP to review your case again. Before you appeal a decision, please refer to the specific information in this guide about qualifying for help. This guide should answer most of your questions about the expenses covered under this program. If, after you review this guide, you still do not agree with the decision about your application or help received, follow these steps to appeal the decision:

(1) Explain in writing why you think the decision about the amount or type of assistance you received is not correct. You, or someone who represents you or your household, should sign the letter. If the person writing the letter is not a member of your household, there must be a signed statement saying that that person may act for you.

(2) Include the FEMA registration number and disaster number (shown at the top of your decision letter) in your letter of appeal.

(3) Mail your appeal letter to:
FEMA – Individuals & Households Program National Processing Service Center P.O. Box 10055
Hyattsville, MD 20782-7055

(4) You can fax you appeal letter to: (800) 827-8112, Attention: FEMA – Individuals & Households Program

IMPORTANT: To be considered by IHP, your appeal letter must be postmarked within 60 days of the date of the decision letter's date.

FOOD—UTILITIES—UNEMPLOYMENT--HOME PAYMENTS—DEBRIS REMOVAL

Q: Will FEMA pay for my food loss?

A: No. Food loss is not covered by the FEMA Program or the American Red Cross. If you have an emergency need for a meal, contact your local Red Cross Chapter. Voluntary organizations in the disaster area may be able to help you with food needs.

Q: Will FEMA help me pay my utility bills?

A: No. FEMA is not authorized to make such payments. However, local charitable organizations may be able to help for a short period. We suggest you contact the Red Cross or your local United Way office for a referral to the appropriate agency in your location.

Q: I'm self-employed and out of work. Do I qualify for disaster unemployment assistance?

A: Disaster Unemployment Assistance, funded by FEMA and administered by your State Agency for Workforce Innovation and Disaster Unemployment, provides benefits for workers who would not normally qualify for unemployment compensation, including farmers, farm workers and those who are self-employed. Anyone interested in filing for disaster unemployment assistance should visit the nearest state unemployment office.

Q: I lost my job because of the disaster and am unable to make my mortgage/rent payments. Will FEMA make payments until I can return to work?

A: No. FEMA is not authorized to make such payments. We suggest you visit the local office of your state's employment security agency and apply for unemployment assistance. The Disaster Unemployment Assistance program covers most people affected by a disaster, including many normally ineligible for regular unemployment aid. Also, be sure to speak to your lender or landlord and explain your circumstances. Special arrangements can often be made.

Q: Can I clean up my damages and begin to make some repairs, or do I have to wait for the FEMA inspector?

A: You may clean before the inspection. If possible, take photos of the damage before you clean. Remember to keep receipts for all of your expenses.

Q: I have trees down all over my yard, is there any help for debris removal?

A: Many homeowners' insurance policies cover debris removal. FEMA does not typically pay for cleaning up debris on private property or in gated communities, but if the debris is keeping you or emergency workers from safely getting to your home, FEMA may be able to provide help. . Also, some communities will, at no cost to you, haul off debris that can be brought to the edge of the public right-of-way. Some private voluntary organizations are helping property owners get the debris to the curb. Please consult your newspaper or check with your local officials for more information.

Q: I am elderly and can't clean my damaged property. Will FEMA clean it for me?

A: No, FEMA is not able to clean your property for you however; FEMA can refer you to Agencies like Aging Services in your area. This Agency may provide services to meet the needs of the elderly who have been directly affected by a declared disaster. There may also be other agencies in your local area that may provide clean up for damages as a result of the disaster. Monitor you local newspaper, radio and television for additional details.