

FEMA Q&A

FEMA, the Federal Emergency Management Agency, coordinates the federal government's response following the declaration of a major disaster. For up-to-date information, visit www.fema.gov.

Q: What's the quickest way to apply for federal assistance?

A: You can file a FEMA claim online at DisasterAssistance.gov or by phone at **800-621-3362** (voice, 711 or VRS) or **800-462-7585** (TTY). Due to high demand, lines may be busy. Please be patient, and try calling in the morning or evening when call volume may be lower. To get help in person, find a Disaster Recovery Center near you with the DRC locator (<http://asd.fema.gov/inter/locator/home.htm>).

FEMA service information to keep handy:

To register for federal disaster assistance:

Online: DisasterAssistance.gov

Phone: 800-621-3362

Teletypewriter, or TTY: 800-462-7585

Smartphone: m.fema.gov

For in-person help: Disaster Recovery Centers (<http://asd.fema.gov/inter/locator/home.htm>)

For housing assistance: FEMA Interim Housing Resources (www.fema.gov/interim-housing-resources)

To appeal a FEMA grant denial, write to:

FEMA - Individuals & Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

Or send a fax to: 800-827-8112

Attention: FEMA - Individuals & Households Program

Q: What will I need to apply for federal assistance?

A: Before you start your application, please have the information below and a pen and paper ready.

- **Social Security number:** You, another adult member or a minor child in your household must have a Social Security number. You or they must also be a U.S. citizen, non-citizen national or qualified alien.
- **Insurance information:** Describe the type(s) of insurance coverage you have. This could include coverage under policies like homeowners, flood, automobile or mobile home insurance.
- **Damage information:** Describe the damage caused by the disaster. Include the type of disaster (like flood, hurricane or earthquake) and the type of dwelling or vehicle (like a condo, mobile home or house, or a car or truck).
- **Financial information:** Provide your total annual household income, before taxes, at the time of the disaster.
- **Contact information:** Provide the address and phone number of the property where the damage occurred and the address and phone number of where you can be reached now.
- **Direct deposit information (optional):** If approved, FEMA can deposit your funds directly into

your bank account.

Q: My child is a U.S. citizen, but I am not. Can I apply for FEMA disaster assistance?

A: If anyone in an affected household is a U.S. citizen, non-citizen national or qualified alien (a green card holder), they are eligible to apply for FEMA disaster assistance. If a minor child is eligible by these criteria, even when other members of the family are not, the family can file an application on the child's behalf.

In this case, all identification documents have to be in the child's name and Social Security number. The copy of the child's Social Security card and birth certificate are acceptable verification. This information can be mailed to FEMA or brought to a Disaster Recovery Center.

Q: Am I eligible for any assistance as a renter?

A: FEMA Individual Disaster Assistance is not only for homeowners. It is also available for eligible renters under FEMA's Other Needs Assistance program for essential personal property and other needs. FEMA grants can include help paying for disaster-related expenses such as:

- Replacement or repair of necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies;
- Replacement or repair of tools and other job-related equipment required by the self-employed;
- Primary vehicles; and
- Medical and dental bills.

Renters also may qualify for a low-interest, long-term disaster assistance loan from the U.S. Small Business Administration (SBA) to replace lost or damaged personal property. For loan information, visit www.sba.gov.

Q: Do I need to make an insurance claim before I apply for disaster assistance?

A: YES! It's important to note that you first need to file an insurance claim *before you can file a claim through FEMA* (even if you know your claim will not be covered by insurance). You will have up to 12 months from the date you registered with FEMA to submit insurance information for review. FEMA cannot provide money to individuals or households for losses already covered by insurance. You should file a claim with your home and/or auto insurance company for any damages incurred. Failure to file an insurance claim may affect your eligibility for federal assistance, because by law, FEMA cannot provide money for losses that are covered by insurance.

Once you file your claim, FEMA may be able to provide some assistance in the following circumstances:

- **Your insurance settlement is delayed.** Delayed means a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstance. You should include documentation from the insurance company proving that you filed the claim. If you filed your claim over the phone, you should include the claim number, the date when you applied and the estimated time it will take to receive your settlement. Any help awarded to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.
- **Your insurance settlement is insufficient to meet your disaster-caused needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-caused need, you will

need to write a letter to FEMA indicating your unmet need. You will also need to send in the claim settlement documentation from your insurance company for review.

- **You have exhausted the Additional Living Expenses coverage provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (or Loss of Use) and still need help with your disaster-caused temporary housing need, write a letter to FEMA indicating why you continue to have a temporary housing need. You will also need to provide documentation to prove that you have exhausted your insurance policy's Additional Living Expenses and provide a permanent housing plan.

Q: What happens after I apply for disaster assistance?

A: Applicants receive a nine-digit registration number for use when corresponding with FEMA. Keep this number on hand. It will be needed to update your application with any new information. After you apply for assistance, you should wait 24 hours to check the system for your claim status.

Some applicants may be required to submit a Small Business Administration loan application (www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans) before FEMA can determine their eligibility for assistance. The SBA provides federally subsidized disaster loans to repair or replace homes or personal property of qualified homeowners and businesses. SBA loans comprise the lion's share of federal disaster assistance. SBA loans can help you recover from losses not covered by insurance, grants or other sources.

Q: What happens during a FEMA inspection?

A: After you file a FEMA claim for home damage, you will receive a call from FEMA to schedule an appointment for a home inspection. FEMA inspections are free. DO NOT pay for a FEMA home inspection! If you need language translation support during your inspection, including sign language, you can request it. When a FEMA inspector arrives, he or she will display official photo identification. If it is not displayed, ask to see it and inspect it carefully.

As part of the inspection process, claim applicants must provide proof of ownership or occupancy:

- Homeowners may show a tax bill, mortgage payment receipt or insurance policy with the property's address.
- Renters may show a lease, rent receipt, utility bill or other document confirming the home was their primary residence at the time of the disaster.
- Homeowners and renters must also present a valid driver's license or other photo ID.

Be sure to have as much information to support your claim as possible. This can include copies of your insurance policy, pictures and other information. If you have insurance, you need to have a copy of your insurance decision letter (settlement or denial of claim). Remember, you must exhaust all other forms of assistance before receiving FEMA aid.

Q: What happens after a FEMA inspection?

A: It can take up to 10 days after your inspection before your claim is approved or denied. The entire FEMA claims process can take several weeks because you will need to first get an insurance claim, wait for an inspection and then wait an additional 10 days for the decision.

After registering for assistance, you will receive a letter regarding your application status. Some applicants may receive a text message or email if they have signed up for those services. The notification will explain

the status of the application and how to respond. It is important to read the letter carefully. Many times, applicants will need to submit extra documents for FEMA to process their application. Do not be discouraged if you get a letter saying you need to provide additional information in order to be eligible for assistance.

If you get a decision letter that you don't understand or that doesn't seem correct, call FEMA at 800-621-3362 or visit a Disaster Recovery Center for in-person assistance. Often, you may discover a simple problem that can be cleared up with additional information.

Q: What types of federal disaster assistance are available?

A: There are two types of direct federal disaster assistance available: housing needs and non-housing needs:

- **Housing assistance:** This includes temporary housing and money to help repair or replace your primary residence. To qualify for housing needs assistance, you or someone living with you must be a U.S. citizen, non-citizen national or qualified alien; your home must be your permanent residence; and you must have been living in the home when the disaster hit but not currently able to due to damage from the disaster.
- **Non-housing needs:** These include medical, dental and funeral costs; clothing and household items; tools; home fuel; disaster-related moving and storage; and replacement of a disaster-damaged vehicle. In order to qualify for these, you or someone living with you must be a U.S. citizen, non-citizen national or qualified alien; you must have serious disaster-related needs and expenses; and you must have accepted all assistance for which you are eligible from insurance proceeds and Small Business Administration disaster loans. Additional forms of direct federal assistance include crisis counseling; disaster unemployment assistance; legal services, including assistance with insurance claims; and special tax consideration that enables you to deduct a casualty loss that exceeds 10 percent of your adjusted gross income on your federal tax return for the current or previous tax year.

Q: How will I know if I'm eligible for disaster assistance?

A: If you qualify for a FEMA grant: You will receive monetary aid in the form of a check or direct deposit, depending on the form you chose when you applied for aid. It is important to note that you can only spend the grant money on eligible expenses, which will be noted in your decision letter. If you use the money on other expenses, you may be required to refund the money to FEMA and may not be eligible for further aid. Keep your receipts for three years in the event of a FEMA audit.

FEMA funds are tax free, do not have to be repaid, do not count as income for Social Security or other aid, and is exempt from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release or waiver. The money may not be reassigned or transferred to another person.

If you do not qualify for a FEMA grant: You can still appeal FEMA's decision. You will need to make your appeal in writing. Be thorough and be sure to include all information regarding your claim, including additional documents, photos, the FEMA claim number and any other information you feel is vital for your case.

In a third scenario, FEMA may send you an application to apply for a loan through the Small Business Administration. You must complete and submit the SBA loan application to be considered for a loan as well as certain types of grant assistance. If the SBA then determines that you do not qualify for a loan, it will automatically refer you back to FEMA for grant assistance.

Frequently asked questions regarding FEMA claims: Visit FEMA's FAQ (www.fema.gov/faq) for

additional information. If you can't find your answer there, call FEMA at 800-621-3362 or visit a nearby Disaster Recovery Center, and a representative should be able to assist you with your claim.

Q: Will all my damaged property be restored by FEMA?

A: FEMA disaster assistance is not intended to restore your damaged property to its condition before the disaster. It is only meant to help people with critical expenses that cannot be covered in other ways.

Q: If I received a settlement from my insurance but still have additional needs, what can I do?

A: As soon as you receive an insurance settlement, you should provide a copy to FEMA and identify any unmet needs you have. Although FEMA cannot duplicate benefits that your insurance provided, FEMA may be able to assist you with lost essential items not covered by insurance and can also help you find resources through other recovery partners.

Q: I've already cleaned up the damage to my home and made repairs. Is it too late to register once the work is done?

A: No. You may be eligible for reimbursement of your cleanup and repair costs, even if repairs are complete. The important thing is to document the expenses you incur. It is a good idea to take before-and-after photos for your records.

If you need more information, visit a FEMA Disaster Recovery Center.