

How to Cooperate With and Receive Benefits From the FEMA Individual Assistance Program

(Homeowners and Renters)

Note: This is a non-official document and may contain errors and omissions. It is designed to help disaster victims understand some aspects of the FEMA Individual Assistance grant program and how to best work along with its features.

- 1) Applying for FEMA benefits will not have any impact on immigration status. There is no danger of being deported because of filling out a FEMA application.
- 2) **Gather all personal information:** Photo I.D., Social Security Numbers and birth dates of all family members, copy of homeowner insurance policy(ies) (or, at least, the name of insurance company and policy number [call the company for this, if necessary]), etc. Have all of this documentation in front of you when you register with FEMA and when the FEMA inspector visits your home.
- 3) Keep a log of all contact (phone, email, etc.) with all agencies (FEMA, etc.)
- 4) Take multiple **photos** of damage and, if applicable, the high-water mark. (Try to preserve the high water mark until after the FEMA inspection(s).)
- 5) **Retain damaged appliances** on the property, if possible. FEMA and your insurance company will want to inspect them. If you must remove them, take several photos showing the damaged item, including the serial number tag and keep a record of where they went and why.
- 6) Take immediate steps to **protect all clothing** from further damage. Clothing in storage (e.g., seasonal), and all clothing not contaminated by sewage/oil, burned up in a fire, blown away, etc. is NOT considered by FEMA. Clothing that simply is wet from rain or flood water is NOT considered a loss. Protect your clothing--now!
- 7) Check with local, county & state agencies for additional sources of assistance.
 - a) **Register for FEMA** assistance as early as possible. Home owners, renters & "independent family units" (see below.)
 - b) By phone: **Call (800) 621-3362**, or
 - c) On-line at www.disasterassistance.gov, or
 - d) At a FEMA field office, if necessary; but generally this is the most time-consuming and least effective method. However, the field office can be a good source of additional printed information and a good place for more information AFTER the FEMA inspector visits your home.
- 8) Download "*Help After a Disaster*" brochure from www.fema.gov. (Also good source of other docs & forms.)
- 9) Note that other "**independent family units**" living in same house may also register (separately) and MAY be eligible for certain losses (e.g., personal vehicle, temporary housing expense, essential personal items.) This may be an adult child with their own source of income & a vehicle, aged parents, "borders", etc.. Do not include these independent family units as family members during the initial registration; each should register separately with FEMA.
- 10) If FEMA directs applicant to apply for a **SBA loan**, (blue form in mailed out FEMA package) you should do so without delay even if you don't want a loan. If offered, you have option of accepting it or not. You may need it later.
 - a) This is a low interest loan and can be used to cover disaster losses, pay off home mortgage, clothing replacement, etc. (Consider carefully before declining an SBA loan; compare the SBA loan interest rate and terms with those of your current home mortgage! Many find the SBA loan to be very appealing to replace current home mortgage.)
 - b) **Caution:**
 - b) Be aware that if you qualify for an SBA loan and refuse it, you will NOT be eligible for a FEMA assistance grant. (FEMA grants are normally to supplement other sources of financial recovery, such as insurance and available low interest loans.)
 - c) If the approved loan amount does not cover the cost of all "essential" items, the applicant will likely be eligible for additional FEMA assistance.
 - d) If applicant is denied approval for an SBA loan (not unusual, and often a "good thing"), the SBA will notify FEMA and eligibility for a FEMA grant will be considered.
- 11) A **FEMA inspector** will be assigned to contact you to visit the home. Please note the following:
 - a) When you register you will be told to expect a call from an inspector in 5-10 days. However, this call normally comes within a day or two, possibly the same day (likely from an out-of-state number; answer it!).
 - b) Avoid unnecessary distant travel until you have an appointment with the inspector.
 - c) Attempt to meet the Inspector on HIS schedule. (Failure to do this often results in long delays.)
- 12) When the FEMA **Inspector visits** the premises:
 - a) Be at your home ON TIME, even early. (Most inspectors are prompt but, due to unavoidable delays at earlier appointments, he may arrive late; but you want to be certain to be present when he arrives. If he is more than an hour late, call him to verify he is still coming. Remember, he is coming to help you. Be respectful and courteous.)
 - b) Have all documents on hand. These include:

- i) Renters: Proof of occupancy (current pre-disaster utility bills, merchant statements, rent receipts or lease. The proof document must show your name and the address of the property; not a P.O. Box.)
 - ii) Owners: Proof of occupancy (same as renters, above) and proof of ownership (a current homeowner insurance policy, recent real estate tax bill, mortgage statement, deed, etc. with your name on it.)
 - iii) Personal photo I.D.
 - iv) Social security numbers and birth dates of all occupants of the home
 - v) Home insurance documents (copy of policy or declaration page—if necessary, call the company in advance for this.)
 - vi) Dated receipts for recent purchase of necessary emergency items (e.g., generator for medical equipment, dehumidifier, etc.) Note: Receipt and the item purchased must be present!
 - vii) Photos of damage. (if inspector request)
 - viii) If automobiles are claimed, have the current registration and insurance policy. (Wallet I.D. cards are not acceptable)
- c) Do not attempt to “direct” the inspector as to what to look at. He/she has a checklist and system they use and prefer to stay with that order. Allow them to conduct the inspection as they wish.
 - d) Do NOT TALK excessively. Be discreet. The inspector knows what he needs...he will ask. (See 9. f. below)
 - e) Answer the Inspector’s questions honestly BUT do not volunteer any ADDITIONAL information. Answer with “Yes” or “No” whenever possible. If your answer is not sufficient the inspector will ask another question. Do not elaborate or quantify unless asked to do so.
 - f) Listen closely to the questions exactly as asked. If you are not sure what is being asked, ask for a clarification BEFORE answering. Important example: You may be asked: *“Have you moved or are you going to move out while repairs are being made?”* Answer the question based on whether or not it will be “advisable” to move out during some or all repair work. Often it would be in your best interest to move out for “safety” reasons. Do not consider your finances to respond to this question. Unless the damage is very minor, the “correct” answer would almost always be “Yes”. Be aware: If this question is answered “No”, you are immediately DISQUALIFIED for any FEMA temporary housing rental assistance. If you later decide to not move out, that’s fine; but it gives you the option. Bottom line: Listen closely and think about the question before answering.
 - g) At the COMPLETION of the inspection, if there are any losses that the inspector failed to observe or ask about these may be brought to his attention. E.g., water wells, septic systems, trees removed from the house, etc.
 - h) Be aware that FEMA is NOT “insurance coverage.” FEMA will reimburse only for emergency repairs and needs, not items they consider nonessential. The grant is NOT to restore the property to pre-disaster conditions. Homeowners/Renters insurance may help pay for “restoration”. Examples of “nonessential” items:
 - (1) Automatic dishwasher, VCRs, DVD players, Camcorders, kitchen counters/tops greater than 4’ in length, recreational items (pool tables, boats, pool, outdoor furniture, etc.)
 - (2) Custom work of any kind (e.g., Granite countertops, custom cabinets, custom made window coverings.)
 - (3) Carport & outbuildings unless needed to meet occupancies needs (bedroom, essential utilities, etc.)
 - i) Remember that the Inspector is only doing his job as directed by FEMA. There is no benefit nor need to argue with him/her. He is not your enemy. If anything, view him as one who is on YOUR side. (However, never do anything that could be viewed as a bribe or incentive to provide a more favorable report.) The Inspector does not make the decision regarding grants. He is merely reporting what he sees and learns.
 - j) If the decision eventually issued by FEMA is not acceptable to you, you can appeal the decision and a DIFFERENT (probably more experienced) inspector will be sent out to perform another complete (likely more thorough) inspection.
- 13) **Appeals.** If FEMA assistance is denied or the amount awarded is, in your opinion, not sufficient to cover essential items, APPEAL the decision! (Also appeal the appeal decision if it also grants an amount that still does not cover essential items.) Also, some appeals will be automatically necessary to be made ; such as when the inspector orders a “service call” by a specialized reputable contractor or service company (e.g., HVAC, electrical, etc.) After the service call, the contractor prepares a written estimate and follows the FEMA guidelines to request an appeal. Another inspection may follow or it will be reviewed and possibly revised without an inspection. In any event, you should appeal any and all decisions you do not agree with.

Immediate Actions After Disaster (Property Damage)

- 1) Take immediate steps to protect home and possessions, including clothing, from further damage but do not enter a structure that may be unsafe. Seek professional assistance.
- 2) Take numerous photos of every aspect of damage.
- 3) Take additional photos as repairs are made.
- 4) Attempt to preserve evidence of extent of damage, such as the high water mark (in the case of flood damage.) Leave a portion of the water mark intact or, at a minimum take several photos showing relation of water mark to floor, etc. Perhaps stand a tape measure on floor up to water mark. This is especially important if repairs are started before FEMA and Insurance Adjuster visits.
- 5) Retain all receipts for expenses incurred
 - a) Temporary housing
 - b) Necessary emergency equipment (generator, etc. – see State for list of approved items.)
 - c) Materials used to protect and/or repair the home (tarps, plywood, pump rental, etc.)
 - d) Labor paid to protect/repair the home
 - e) Contractors paid to protect/repair the home
 - f) If volunteers do repair work, ask to be informed as to number of “man-hours” and cost of all materials used. Include details of specialty work performed (e.g., mold remediation)
- 6) If possible, get a licensed contractor to prepare a DETAILED written estimate to repair all damage, even if volunteers will actually perform some or all of the work.