Help After a Disaster

Applicant's Guide to the Individuals & Households Program

May 2004

FEMA

The Federal Emergency Management Agency (FEMA) under the authority set forth in section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §5174-5204c and Title 44 of the Code Federal Regulations (CFR) may provide financial assistance and if necessary direct services to eligible individuals and households who, as a direct result of a major disaster, have necessary expenses and serious needs and are unable to meet such expenses or needs through other means.

Table of Contents

Overview of The Individuals and Households Program (IHP)	2
Types Of Assistance	2
Your Civil Rights And Disaster Assistance	3
Disaster Assistance Process	3
Eligibility	3
Types Of Eligible Losses	5
Important Information About Disaster Help	6
If You Are Eligible For Help	7
If You Are Not Eligible For Help	8
Information About Insurance and Disaster Help	10
I Want To Have My Case Reviewed Again (Appeal)	11
Rebuilding and Repairing— Mitigation Measures	12
Information About Additional Disaster Help Programs	13
Frequently Asked Questions and Answers	15
Declaration And Release Form	20

Things To Do:

Contact Names and Numbers:

the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.

Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

Other Needs: Money is available for necessary expenses and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage, and other expenses that are authorized by law.

Your Civil Rights and Disaster Assistance

The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) is the law that authorizes Federal assistance when the President declares a State to be a disaster area. Section 308 of the Stafford Act protects individuals from discrimination on the basis of their race, color, religion, nationality, sex, age, or economic status in all disaster assistance programs. Section 309 of the Stafford Act applies these non-discrimination provisions to all private relief organizations participating in the response and recovery effort.

In addition, Title VI of the Civil Rights Act of 1964 also protects individuals from discrimination on the basis of their race, color, or national origin in programs that receive Federal financial assistance. Section 504 of the Rehabilitation Act of 1973 is a Federal law that protects individuals with disabilities from discrimination in all programs receiving funds from the Federal government or operated by the Federal government. Section 508 of that law prohibits discrimination against persons with disabilities in regard to federally operated technology systems.

Disaster Assistance Process

To be used by people in Presidentially declared disaster areas:

1. **Apply over the phone to FEMA** *Call 1-800-621-FEMA* (3362) (hearing/speech impaired ONLY—call 1-800-462-7585). In addition to having a pen and paper, please have the following information ready to give to the person who takes your call:

- Your Social Security Number.
- A description of your losses that were caused by the disaster.
- Insurance Information.
- Directions to your damaged property.
- A telephone number where you can be contacted.

When you apply over the phone, the information you provide is put into the computer and an application is generated. At this point you will be provided a FEMA application number.

If you have questions AFTER you have applied for assistance or if the information you provided has changed, call the FEMA Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired ONLY—call 1-800-462-7585). When you call, have your application number ready. This number will be given to you when you apply and will be on all mail sent to you from IHP.

2. **Within about 10 days after you have applied for help,** if an inspection is required to process your application, an inspector will contact you to make an appointment to visit your property. The inspector will contact you within 10 days of your application. In some cases you may be contacted the same day that you apply. The inspector will visit your property to assess the damage related to the disaster. There is no fee for the inspection. Inspectors are contractors, not FEMA employees, but your inspector will have FEMA identification. You must be present for your scheduled appointment. You must have proof of ownership and occupancy to show the inspector.

- Proof of ownership (your deed, tax records, mortgage payment book, or a copy of your dwelling's insurance policy for the address, showing you as the owner)
- Proof of occupancy (your driver's license address, any first-class government mail sent to you within the last 3 months at that address, or recent utility bills in your name at that address).

The Inspector will ask you to sign a form authorizing FEMA to verify that the information you have given is correct. **Inspectors file your report but do not determine your eligibility.**

3. **Within about 10 days of the inspector's visit,** you will receive a letter from IHP informing you of the decision on your request for help.

- **If you are eligible for help,** the letter will be followed by a U.S. Treasury/State check or there will be a transfer of cash to your bank account. The letter will explain what the money can be used to pay for. You should use the money given to you as explained in the letter.
- **If you are not eligible for help,** the letter will give the reason for the decision. You will be informed of your appeal rights in the letter from FEMA.
- **If you were referred to the Small Business Administration (SBA) for help** from the SBA Disaster Assistance Program, you will receive a SBA application.

Eligibility

To receive money or help for Housing Needs that are the result of a disaster, all of the following must be true:

- You have losses in an area that has been declared a disaster area by the President.
- You have filed for insurance benefits and the damaged to your property is not covered by your insurance. You may be eligible for help from IHP to repair damage to your property.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- Your home is in an area that has been declared a disaster area by the President.

- The home in the disaster area is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

To receive money for Other than Housing Needs that are the result of a disaster, all of the following must be true:

- You have losses in an area that has been declared a disaster area by the President.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance. You may be eligible for help from IHP to repair damage to your property.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or SBA loans.

You may *not be eligible* for money or help from IHP if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems, medical, dental, or funeral expenses.

Types of Eligible Losses

IHP only covers repair or replacement of items that are damaged as a direct result of the disaster that are not covered by insurance. Repairs or rebuilding may not improve your home above its pre-disaster condition unless such improvements are required by current building codes.

Housing Needs: Money to repair your home is limited to making your home safe and sanitary so you can live there. IHP will not pay to return your home to its condition before the disaster. You may use your money provided for housing needs to repair:

- Structural parts of your home (foundation, outside walls, roof).

- Windows, doors, floors, walls, ceilings, cabinetry.
- Septic or sewage system.
- Well or other water system.
- Heating, ventilating, and air conditioning system.
- Utilities (electrical, plumbing, and gas systems).
- Entrance and exit ways from your home, including privately owned access roads.
- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines, and tanks.

Other than Housing Needs: Money to repair damaged personal property or to pay for disaster-related necessary expenses and serious needs is limited to items or services that help prevent or overcome a disaster-related hardship, injury, or adverse condition. IHP will not pay to return or replace your personal property to its condition before the disaster. You may use your money provided for other than housing needs to repair or pay for:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuels for primary heat source (heating oil, gas, firewood)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Disaster damaged vehicle.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.

Important Information About Disaster Help

Money received from IHP for **Housing** and **Other than Housing Needs** must be used for eligible expenses only, as identified by FEMA.

- **If you do not use the money as explained by FEMA, you may not be eligible for any additional help and may have to give the money back.**
- Is usually limited to up to 18 months from the date the President declares the disaster.
- Does not have to be repaid.
- Is tax-free.

- Is not counted as income or a resource in determining eligibility for welfare, income assistance, or income-tested benefit programs funded by the Federal government.
- Is exempt from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release, or waiver.
- May not be reassigned or transferred to another person.
- ***You must keep receipts or bills for 3 years to demonstrate how all of the money was used in meeting your disaster-related need.***

Before you begin any repairs, check with your local building department to find out what local permits or inspections are required.

If You Are Eligible for Help

If your application for help under IHP has met the required conditions and has been approved, the money or help you receive must be used as described below. Money from this program may **not** be used to pay utilities or for staying with family or friends. Below is an explanation of the categories.

Dental: Money to address the cost of dental treatments due to dental injuries received during the disaster.

Funeral: Money to address the cost of funeral services, burial or cremation, and other funeral expenses related to a death caused by the disaster.

Home Repair: Money, available to homeowners, to address the cost of labor and materials for repairs to your home to make it safe, sanitary and/or functional.

Housing Assistance: Help with the cost of disaster-related housing needs.

Medical: Money to address the cost of medical treatment or the purchase of medical equipment required because of physical injuries received as a result of the disaster.

Moving and Storage: Money to address the costs of moving and storing personal property from the disaster-damage dwelling to avoid additional disaster-related damage.

Other: Money to address the cost of other specific disaster-related needs approved for the disaster.

Permanent Housing: Due to a lack of rental resources, the infeasibility of home repair and replacement housing assistance and the lack of available building contractors in your area, FEMA will have your home rebuilt.

Personal Property: Money to address the cost of repairing and/or replacing disaster-damaged items, such as furniture, bedding, appliances, and clothing.

Rental Assistance: Money to address the cost of renting another place to live. For homeowners, this money may be provided in addition to Home Repair, if needed.

Replacement Housing: Money to help with the cost of replacing your home, up to the limits allowed by law, because it is not safe, sanitary, and/or functional.

Transient Accommodations: Money to address the cost of temporary lodging expenses (hotel or motel) related to the disaster.

Transportation: Money to address the cost of repairing and/or replacing your vehicle that is no longer usable because of disaster-related damage.

If You are Not Eligible for Help

If your application for help under IHP has not met the required conditions and has been denied, then read below for an explanation of the denial reason.

I69B-Ineligible – Signature not Obtained (90-69B): The required signature or documents requested has not been provided.

IANS – Applicant statement/Authorization (90-69B) not signed: The required signature or documents requested has not been provided.

IARC-ARC Assisted: Disaster assistance may not be provided when money is available from, or your needs have been met by, another source.

IAW-Ineligible – Assisted with Household Member: Our records show that another member of your pre-disaster household applied and received help for your losses.

ICBRA-Damaged Dwelling located in CBRA or OPA: Your home is located in a Coastal Barrier Resources System (CBRS) area or an otherwise protected area. Under Federal laws that protect these lands from development, we do not provide Federal assistance to persons who live in these areas.

IDEA – Ineligible for dental due to previous EAD Award: The maximum amount of money under this category has been provided.

IDNS-Self-declaration (90-69D) not signed: The required signature or document requested has not been provided.

IDUPA-Duplicate Application: Our records show that a member of your pre-disaster household has already registered for help.

IDUPL-Duplicate losses awarded under another application: Our records show that another member of your pre-disaster household has received help for your household's losses.

IID-Ineligible – Insufficient Damage: There was not enough damage to your home or property for you to qualify for this program.

IINS – Ineligible due to insurance coverage: Your insurance should cover your disaster-related losses.

IINSI-Ineligible: All categories have appropriate insurance excluding flood, inspection

completed -Your insurance should cover your disaster-related losses.

IINSN – Ineligible due to insurance, no inspection completed: Your insurance should cover your disaster-related losses.

IISS-Ineligible – Insufficient Substantiation Submitted: You have not provided enough documentation to support your application for assistance.

IMEA – Ineligible for medical due to previous EAM Award: The maximum amount of money under this category has been provided.

INC-Ineligible – No change on appeal, original ineligible status stands: You are not eligible for any further assistance under this category. Your file is now closed.

INDR-Ineligible – Damages Not Disaster Related: The condition of your home was not caused or aggravated by the disaster.

INFI-Ineligible – Has Flood Insurance: Your insurance should cover your disaster-related losses.

INI-Ineligible – Ineligible Insurance: Your insurance should cover your disaster-related losses.

INLR-Ineligible – Not Legal Resident: In order to be eligible for assistance from this program, either you, an adult member of your household, or your child must be a U.S. Citizen, Non-Citizen National, or a Qualified Alien.

INO-Ineligible-Other: Your application for assistance is denied. Please see specific reason on letter.

INP-Ineligible – Not Primary Residence: You have not provided enough documentation to prove the home that was damaged was the home where you were living at the time of the disaster.

INS-Insured: Your insurance should cover your disaster-related losses.

INSL-Ineligible – Non-sufficient damages per inspection: There was not enough damage to your home or property for you to qualify for this program.

INSS-Ineligible – No substantiation submitted: You have not provided enough documentation to support your application for assistance.

IOR-Other Reason: Your application for assistance is denied. Please see specific reason on letter.

IOWN – Ownership Not Provided: You have not provided enough ownership documentation to prove ownership.

ISBA – SBA loan covered losses: Disaster assistance may not be provided when money is available from, or your needs have been met by, another source.

ISC – Sanctioned Community in SFHA: Your community does not participate in the National Flood Insurance Program (NFIP) or has been suspended from the NFIP; you are not eligible for disaster assistance. If your community joins the NFIP within 6 months of this disaster declaration date, we may re-evaluate your need for assistance.

IVINS-Vehicle – No Liability Insurance: Disaster assistance may not be provided for a vehicle that does not meet the terms of state law.

IVNE-Vehicle – Non Essential: Disaster assistance may not be provided for a vehicle when a second vehicle is available.

IVNR-Vehicle – Not Licensed/Registered: Disaster assistance may not be provided for a vehicle that does not meet the terms of state law.

IVRC-Vehicle – Cosmetic Damage: There was not enough damage to your vehicle for you to qualify for this program.

NCOMP – Non-compliant with flood insurance requirement: Our records indicate that flood insurance on the damaged home has not been maintained as required. Failing to maintain flood insurance makes this home ineligible for assistance for damages to the property caused by flooding.

NPND-NFIRA – Non Compliance: Our records indicate that flood insurance on the damaged home has not been maintained as required. Failing to maintain flood insurance makes this home ineligible for assistance for damages to the property caused by flooding.

W69B-Withdrawn – Signature not Obtained (90-69B): Your application has been withdrawn because we have not received the required signature or documents requested.

W69D-Withdrawn – Signature not Obtained (90-69D): Your application has been withdrawn because we have not received the required signature or documents requested.

WNC-Withdrawn – No Contact: Your application for assistance has been withdrawn because we have not been able to contact you.

WNCS – No contact for State IFG: Your application for assistance has been withdrawn because we have not been able to contact you.

WVO-Withdrawn – Applicant Withdrew Voluntarily: At your request, we have withdrawn your application for assistance.

WVOA-Voluntary by Applicant: At your request, we have withdrawn your application for assistance.

Information About Insurance and Disaster Help

This page contains important information about insurance and disaster assistance.

If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for help under IHP. After filing your claim, if any of the following situations occur, please call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) for additional information.

- **Your insurance settlement is delayed.** If a decision on your insurance

settlement has been delayed longer than 30 days **from the time you filed the claim**, 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 telephone, you should include the claim number, date when you applied, and the estimated time of how long 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-related needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-related need, you will need to write a letter to FEMA indicating the unmet disaster-related need. You will also need to send in documentation from your insurance company for review.
- **You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-related 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 use of ALE from insurance, and a permanent housing plan.
- **You are unable to locate rental resources in your area.** The FEMA Helpline has a list of rental resources in the disaster area. If no resources are available in your county, then the Helpline agent can provide you with resources in an adjacent county.

You have up to twelve (12) months from the date you registered with FEMA to submit your insurance information for review. By law, IHP cannot provide money to individuals or households for losses that are covered by insurance.

I Want to Have My Case Reviewed Again (APPEAL)

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 house-

hold, 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. Remember to date your letters.

If you need information about your case, you or someone from your household may request a copy of the information in your file by writing to:

FEMA – Records Management

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

If someone outside of your household is submitting the request for you, then the request also must contain a statement signed by you giving that person your authorization to request this information.

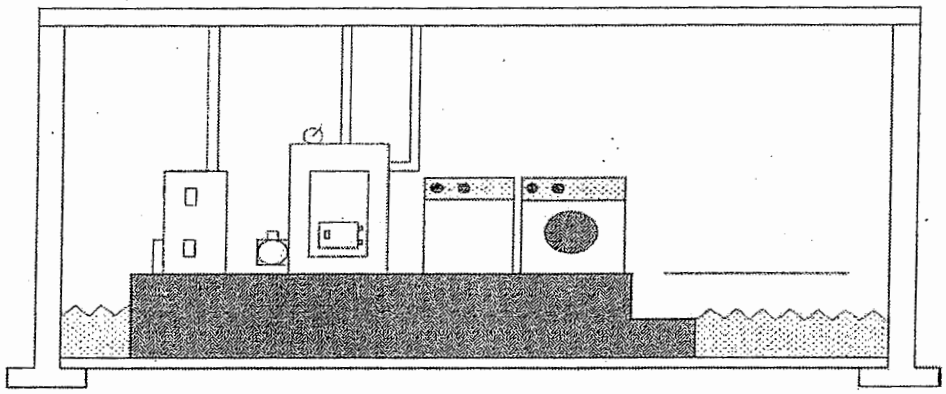
Rebuilding and Repairing — Mitigation Measures

Mitigation measures are building improvements that reduce the risk of damage in future events. After a major disaster, you will make many decisions as you rebuild or repair property that was damaged. Some of these decisions could help protect your property from damage if another disaster occurs. For example, if appliances or major utilities are raised off the ground, the likelihood of damage from flooding is reduced.

A FEMA Mitigation Advisor at your local Disaster Recovery Center can give you more informa-

tion about reducing future losses through mitigation. Listed below are a few examples of mitigation measures.

- Elevate or relocate an electrical panel
- Elevate or relocate a clothes washer or dryer
- Anchor a fuel storage tank
- Level and anchor a mobile home
- Elevate, relocate, or strap a water heater
- Relocate a heating unit.



Elevation of a hot water heater, furnace, washer and dryer.

For information about mitigation projects such as the one shown on this page, call or visit your local emergency management-planning official, State Hazard Mitigation Officer, or FEMA staff at a Disaster Recovery Center. Information on mitigation also is available at: www.fema.gov.

To order publications about mitigation projects, call FEMA Publications at 1-800-480-2520.

Information About Additional Disaster Help Programs

This section contains a general listing of the types of disaster help available during a Presidentially declared major disaster. During a major disaster if you feel you have disaster-related needs that can be addressed by an agency or service listed in this section, you should contact the FEMA Disaster Helpline at 1-800-621-FEMA (3362)(hearing/speech impaired ONLY—call 1-800-462-7585) for referral information.

Aging Services: Services are available to meet the needs of the elderly who have been directly

affected by a declared disaster (i.e., transportation, meals, home care, etc.).

Agricultural Aid: The USDA Rural Development may make emergency loans to farmers and ranchers (owners or tenants) who were operating and managing a farm or ranch at the time of the disaster. These loans are limited to the amount necessary to compensate for actual losses to essential property and/or production capacity. Farmers and ranchers may also apply for cost sharing grants for emergency conservation programs such as debris removal from crop/pasture lands, repairs to land/water conservation structures, and permanent fencing. Further information is available from the USDA Farm Service Agency (FSA).

Assistance From Financial Institutions: Banks that are members of the Federal Deposit Insurance Corporation (FDIC), Federal Reserve System (FRS), or the Federal Home Loan Bank Board (FHLBB) may permit early withdrawal of time deposits, without penalty. Contact your financial institution to see if they have obtained a waiver from their regulatory agency.

Business Loan Program: Disaster loans through the Small Business Administration (SBA) are available to businesses to repair or replace destroyed or damaged business facilities, inventory, machinery, or equipment. The maximum loan amount is $ 1,500,000. If you have been referred to this program you will be receiving an application package in the mail. For more information or help in completing this form, refer to your SBA application package or the SBA website at www.sba.gov.

Consumer Services: Counseling is available on consumer problems such as non-availability of products and services needed for reconstruction, price gouging, disreputable business concerns and practices, etc.

Crisis Counseling: Referral services and short-term intervention counseling is available for mental health problems caused or aggravated by the disaster.

Disaster Unemployment Assistance: This assistance provides weekly benefit payments to those out of work due to the disaster, including self-employed persons, farm and ranch owners, and others not covered under regular unemployment insurance programs.

Emergency Assistance: Emergency food, clothing, shelter, and medical assistance may be provided to individuals and families having such needs as a result of the disaster. The American Red Cross (ARC), the Salvation Army, church groups, and other voluntary organizations can provide assistance.

Hazard Mitigation: You may receive funds to prevent future damage to your major utilities (i.e., furnace, water heater, electrical service) by either elevation or relocation of these utilities in your home.

Home and Personal Property Loan Program: Disaster loans through the Small Business Administration (SBA) are available to homeowners and renters for restoring or replacing disaster damaged real and personal property. The maximum real estate portion of the loan is $200,000 and for personal property is $40,000. The loan amount is limited to the amount of uninsured SBA verified losses. If you have been referred to this program you will find more information in the "Application Summary" on the back of the Disaster Assistance Application Form.

Insurance Information: Help and/or counseling is available on insurance problems and questions, which may include obtaining copies of lost policies, claims filing, expediting settlements, etc. If you have not been able to resolve your problem with your insurance company you may contact your State Insurance Commissioner. For flood insurance inquiries, contact the National

Flood Insurance Program (NFIP)

Legal Services: Free or reduced legal services, including legal advice, counseling, and representation may be provided to low-income disaster victims.

Social Security: Help is available from the Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in applying for Social Security disability and survivor benefits..

Federal Tax Assistance: The federal tax laws allow the Internal Revenue Service (IRS) to grant relief to taxpayers who are victims of a Presidentially declared disaster. This relief includes postponing tax deadlines to provide you with extra time to file and pay before you will be assessed any penalty, additional amount, or addition to the tax, or abating your interest for periods for which you received an extension of time to file tax returns and pay taxes because you were located in a Presidentially declared disaster area.

Generally, qualified disaster relief payments are not required to be reported in gross income. Qualified disaster relief payments include payments received from any source to pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a Presidentially declared disaster. The IRS may allow casualty losses that were suffered on home, personal property, and household goods to be deducted on the income tax return if they are not covered by insurance. Taxpayers may also file an amended return to receive an early tax refund. More information, forms and publications can be found on the IRS web at http://www.irs.gov/newsroom/article/0,,id=108362,00.html

Other Tax Assistance: County tax assessors may provide information and assistance on possible property tax relief.

Veteran's Benefits: The Veterans Administration (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.

Frequently Asked Questions and Answers

Disaster Awards: Federal Emergency Management Agency (FEMA)

What is FEMA? FEMA is the Federal Emergency Management Agency, which is responsible for providing and coordinating emergency services in Federally declared disaster areas. FEMA works as a partner with other parts of the Federal government and with State and local governments and voluntary organizations.

What types of help are available in a disaster? Two primary Federal programs offer disaster assistance.

- FEMA's **Individuals and Households Program** provides money and direct services to those affected by a major disaster. Requirements must be met to qualify for help from this program.
- The U.S. **Small Business Administration** provides low-interest loans for damage to property owned by homeowners, renters, businesses and private non-

profit organizations that are not fully covered by insurance.

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

Can I apply for help for my damaged car? Yes. You will need to provide proof of ownership and insurance information.

Can I apply for help for food that has been lost because of the disaster? No. Food loss is not covered by IHP. Voluntary organizations in the disaster area may be able to help you with food needs.

Will any program pay for moving and storage expenses? Costs of moving and storage may be covered by IHP, if these costs are directly related to the disaster. Submit receipts to IHP to see if they are covered.

What happens after I apply for help with FEMA? Within about ten days of your application to FEMA, a qualified inspector will contact you to set up a time to see the damage to your property that was caused by the disaster. Your losses will be recorded and submitted to IHP. Within about ten more days, you should have a decision about whether you qualify for help from IHP. If you have been referred for a disaster loan from the U.S. Small Business Administration (SBA), SBA will also contact you and schedule an appointment to review your disaster-related losses.

How long will it take to get FEMA/State disaster help? If you are eligible for help, you should receive a U.S. Treasury/State check or notification of a deposit to your bank account within about ten days of the inspector's visit. Other types of help may be provided later, based on specific eligibility and need.

If I have questions about my application or need to change some of the information I provided, what should I do? Call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired only: 1-800-462-7585).

If it has been more than 12 days since the FEMA inspector's visit and there has been no word from FEMA, what should I do? Call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired only: 1-800-462-7585) to ask about your application. If there is a Disaster Recovery Center (DRC) in your area, you also may inquire there about your application.

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? You can appeal the decision. Appeal procedures are outlined in this guide (page 12), or you can call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired only: 1-800-462-7585) for information about the appeal process.

What type of ownership documentation can I provide to support my application for help? Below are a few types of documents that may be provided to prove ownership:

- Deed or Official record may be the original deed or deed of trust to the property listing you as the legal owner.
- Title number which lists you on the actual escrow or title document for the purchase of the dwelling.
- Mortgage payment book or other mortgage documents (i.e. late payment notice, foreclosure notice) may be used to verify the ownership when your name is listed along with the damaged dwelling address.

- Real property insurance must be for the damage dwelling you are occupying with your name listed as the Insured.
- Tax receipts or a property tax bill showing the damaged dwelling and listing you as the responsible party to the assessments.

What type of occupancy documentation can I provide to support my application for help? Below are a few types of documents that may be provided to prove Occupancy:

- Utility Bill for the damage dwelling you are occupying with your name (or name of co-applicant). The utility bill should be for one of the major utilities, such as electricity, gas, or water.
- Merchant's Statement sent to the damage dwelling you are occupying with your name (or name of co-applicant). Merchant statements include: credit card bills, delivery notices, or other first class mail addressed to you and showing the damaged dwelling address.
- Employer's Statement sent to the damage dwelling you are occupying with your name (or name of co-applicant). An Employer's statement refers to pay stubs and similar documents sent to you and showing the damaged dwelling address.
- Current Driver's License showing the address of the damage dwelling.

Where can I get information about flood insurance? Call a local, licensed casualty or property insurance agent or call the National Flood Insurance Program at 1-800-427-4661.

Should I begin cleaning my home before the inspection? 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.

Disaster Loans: U.S. Small Business Administration (SBA)

Why did I receive a disaster loan application from SBA after applying with FEMA? SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by homeowners, renters, and non-farm businesses of all sizes, which is not fully covered by insurance, the basic form of Federal help is a low-interest disaster loan from the SBA. By making affordable loans, the SBA disaster loan program helps disaster victims pay for their repairs while keeping costs to the taxpayer reasonable.

How can I get help filling out the application for an SBA disaster loan? SBA has loan officers in SBA local disaster offices to provide face-to-face service to disaster victims. You may visit SBA at any of these locations, and without an appointment. An SBA representative will be glad to answer questions and to help complete your application. To find out where SBA disaster offices are located an applicant can call SBA toll-free at 1-800-488-5323.

If I have already received a check from FEMA, but it was not enough to pay for all the work needed to fix the disaster damages, can I get more help? Yes. SBA disaster loans are available to cover the amount of repair costs that have not already been fully compensated. Application should be made to SBA for any additional amount needed to complete recovery.

I think I can pay for the repairs on my own, should I apply for a disaster loan? You may discover that the total costs to complete repairs on your own are more than you planned. With an approved SBA loan, you will know that the funds to make full repairs are available. While no one wants additional debt, a low

interest loan with affordable payments is a better alternative than not making complete disaster repairs.

What happens if I cannot afford a loan to repair damaged property? If SBA determines you cannot afford a loan, SBA will automatically refer you back to FEMA for additional help. FEMA may be able to provided 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 determines that you cannot afford a loan.

Your Civil Rights and Disaster Assistance

What forms of discrimination do Civil Rights laws prohibit? There are many forms of illegal discrimination that can limit the opportunity of people to gain equal access to services and programs. Among other things, in operating a FEMA-assisted program, a recipient (state or local government agency that receives Federal disaster funds from FEMA) cannot, on the basis of race, color, religion, nationality, sex, age, or economic status, either directly or through contractual means:

- Deny program services, aids or benefits;
- Provide a different service, aid or benefit, or provide them in a manner different than they are provided to others; or,
- Segregate or separately treat individuals in any matter related to the receipt of any service, aid, or benefit.

These prohibitions also apply to FEMA itself in its operation of federally conducted programs.

What if I have a Civil Rights complaint? Each Federal Agency that provides Federal financial assistance is responsible for investigating complaints of discrimination in the use of its funds. If you believe you or others protected by the Civil Rights laws have been discriminated against in receiving disaster assistance, you may contact a FEMA Equal Rights Officer (ERO), who has the job of ensuring equal access to all FEMA disaster programs. The ERO will attempt to resolve your issues. You may reach the ERO by calling 1-800-621-FEMA (1-800-621-3362) or TTY 1-800-462-7585.

If the matter is not resolved, you may file a complaint with FEMA. A signed, written complaint should be sent to the Office of Equal Rights, generally within 180 days of the date of the alleged discrimination. The complaint must include:

- Your name, address, and telephone number. Your complaint must be signed. If you are filing on behalf of another person, include your name, address, telephone number, and your relationship to that person (e.g., friend, attorney, parent, etc.)
- The name and address of the agency, institution or department you believe discriminated against you.
- How, why, and when you believe you were discriminated against. Include as much background information as possible about the alleged acts of discrimination. Include names of individuals whom you allege discriminated

against you, if you know them.

- The names of any persons, if known, that FEMA could contact for additional information to support or clarify your allegations. operation of federally conducted programs.

What will FEMA do with my complaint? Once a complaint is filed, it will be reviewed by FEMA to determine whether it has jurisdiction to investigate the issues you have raised. If your complaint is accepted, FEMA will investigate it and attempt to resolve any violations that are found. If negotiations to correct a violation are unsuccessful, enforcement proceedings may be instituted.

What if I am retaliated against for asserting my rights or filing a complaint? You should be aware that a recipient or a Federal agency is prohibited from retaliating against you or any person because he or she opposed an unlawful policy or practice, or made charges, testified, or participated in any complaint action under a Civil Rights law. If you believe that you have been retaliated against, you should immediately contact FEMA's Office of Equal Rights.

IF YOU SUSPECT SOMEONE IS FILING FALSE DAMAGE CLAIMS, CALL THE FEMA FRAUD HOTLINE AT:

1-800-323-8603.

HELP FEMA MAKE SURE THAT DISASTER AID GOES ONLY TO THOSE WHO DESERVE IT. IT IS A VIOLATION OF FEDERAL LAW TO FILE A FALSE CLAIM.

FEMA assistance is available to any affected person or household that meets the conditions of eligibility. No Federal, State, or local entity or official (or their agent) may discriminate against any individual because of race, color, religion, sex, age, national origin, disability, or economic status.