

# Recovery 101: FEMA Application & Appeals



[Insert disaster]

## **SBP's mission:**

Shrink time between disaster and recovery



**REBUILD**



**SHARE**



**PREPARE**



**ADVISE**



**ADVOCATE**

# Agenda



1. Types of Assistance Available
2. Applying to FEMA
3. Appealing FEMA

# Financial Resources & Support



## Legal Services Support

- ▶ Bay Area Legal Aid: (800) 551- 5554
  - ▶ <https://baylegal.org/>
  - ▶ CA Winter Storm specific page - <https://baylegal.org/new-resource-benefits-and-health-care-rights-for-those-impacted-by-flooding/>

## Homeowner & Flood Insurance Support

- ▶ United Policyholders:
  - ▶ <https://www.uphelp.org/> or their CA-specific resource page - <https://uphelp.org/disaster-recovery-help/2023-ca-storms/>
- ▶ Flood insurance:
  - ▶ 800-759-8656 or [floodsmart.gov](https://floodsmart.gov)

# Disaster Recovery Center Locations



## **Mendocino County:**

Mendocino Community Center  
111 E. Commercial St.  
Willits, CA  
Mon - Sun: 9 am - 7 pm

## **Merced County:**

Merced County Fairgrounds - Sierra  
Building  
900 Martin Luther King Jr Way  
Sierra Building  
Merced, CA  
Mon - Sat: 8 am - 5 pm

## **Santa Cruz County:**

Watsonville City Gvmt Center  
250 Main St.  
Watsonville, CA  
Mon - Fri: 8:30 am - 4:30 pm

## **Santa Cruz County:**

Santa Cruz Government Center  
701 Ocean St.  
Santa Cruz, CA  
Mon - Fri: 9 am - 5 pm

## **Santa Cruz County**

Felton Branch Library  
6121 Gushee St.  
Felton, CA  
Mon - Fri: 10 am - 6 pm

## **Alameda County:**

Alameda Cnty Public Works Bldg  
4825 Gleason Dr  
Dublin, CA  
Sun - Mon: 10 am - 7 pm

## **Alameda County:**

Arena Zhong Center  
7001 Oakport St  
Oakland, CA  
Mon - Sat: 10 am - 7 pm

## **San Mateo County:**

San Mateo Co. Fairgrounds,  
Event Pavilion  
2495 S. Delaware St.  
San Mateo, CA  
Sun - Mon: 9 am - 7 pm

## **Contra Costa County:**

Contra Costa Old Town Office  
510 La Gonda Way  
Danville, CA  
Mon - Sun: 10 am - 7 pm

## **San Joaquin County:**

San Joaquin Cnt. Robert J.  
Cabral Agriculture Cntr.  
2101 E. Earhart Ave  
Assembly Rm 1  
Stockton, CA  
Mon - Fri: 10 am - 6 pm

**Additional locations can be found at: <https://www.fema.gov/locations/california#drc>**

Check out **SBPprotects.org** for additional information and resources.



# Types of Assistance Available

# Insurance - what is covered



Depends on the terms and limits of your individual policies

## **Homeowners/Renters Insurance**

*Losses caused by wind, wind-driven rain, & other covered perils, but NOT flooding*

- ▶ \$ to repair/replace covered losses to home and property
- ▶ \$ for additional living expenses (ALE) if displaced from home for covered repairs/rebuilding
- ▶ Other disaster-related needs as covered in your policies

## **Flood Insurance**

*Losses caused by flooding*

- ▶ \$ to repair/replace covered losses to home and property
- ▶ Up to \$1000 for eligible preventative expenses (like sandbags)
- ▶ Up to \$30,000 to help meet building code requirements for flood mitigation
- ▶ Does not cover additional living expenses; seek assistance from FEMA

# Insurance - filing a claim



1. Contact your insurance company ASAP and document everything.
2. Get written estimates from 2-3 contractors as soon as possible.
3. Work closely with your claims adjuster and have a paper trail of your communication.
4. Don't feel rushed to agree to a settlement amount or select a contractor.
5. Spend settlement money only on repairs and replacing damaged items.

**If you don't have a recent home inventory, check social media for home photos.**

**Save ALL receipts!**



# FEMA - what it covers



## Covers disaster needs NOT met by insurance:

### Rental Assistance

- ▶ Temporary housing assistance (rental \$ or direct temporary housing)

### Functional Needs Assistance

- ▶ Wheelchair ramps, handrails, accessibility for blind or deaf, etc.

### Critical Needs Assistance (\$700)

- ▶ \$ for immediate needs

### Housing Assistance (Up to \$41,000)

- ▶ \$ for repair/replacement of a damaged home

### Other Needs Assistance (Up to \$41,000)

- ▶ \$ for medical, dental, funeral, childcare, public transportation, clean-up items and other eligible misc. expenses \***not SBA-dependent**\*
- ▶ \$ for repair/replacement of personal property, vehicle and transportation, and moving and storage expenses \***SBA dependent**\*

# FEMA - applying for assistance



You have 60 days from the date of the declaration (January 15th) to apply for FEMA assistance.

- Call FEMA's helpline: 800-621-3362
- Apply online: [disasterassistance.gov](https://disasterassistance.gov)
- Visit a Disaster Recovery Center

Apply to FEMA even if you have insurance:

- Receiving a final settlement may take time and could be less than what you were expecting. Having a FEMA registration # allows you to appeal for additional assistance.

# SBA - what is it? why should I apply?



**The Small Business Administration provides low-interest *loans*, not grants, to survivors immediately following a disaster, which must be paid back.**

When applying to FEMA, you may be instructed to apply for a SBA Disaster Loan. If instructed, apply immediately.

Although you aren't required to accept a loan, FEMA uses it to determine if you may be eligible for personal property, transportation or moving and storage assistance.

# SBA - what it provides



## **The first year of the loan is 0% interest**

For homeowners whose primary residence was damaged:

- Up to \$200,000 loan to return home to its pre-disaster condition

For renters:

- Up to \$40,000 loan to replace personal property

Loans are long-term (15 - 30 years) and low interest (2.18% - 4%).

- ▶ Cannot be used for secondary homes, but rental units may qualify.
- ▶ Cannot be used to upgrade homes unless required by local building code.



# Duplication of Benefits (DOB)



FEMA

FEMA  
is a needs  
based grant.

Checking for DOB ensures  
grant funds go to those in need.

If referred to the SBA,  
apply immediately. If  
denied, FEMA may  
provide Other Needs  
Assistance: Personal  
Property,  
Transportation, Moving  
and Storage

SBA

FEMA may provide assistance  
for items not covered by  
insurance.

If settlement is less than  
\$41,000 and damages exceed  
the settlement amount, FEMA  
might provide assistance.

Insurance

# Other Sources of Assistance



- ▶ Charitable Aid
- ▶ Mortgage Forbearance Programs
- ▶ Credit Card Forbearance Programs
- ▶ Loan Hardship Programs
- ▶ Disaster Unemployment Assistance
- ▶ Disaster Supplemental Nutrition Assistance (D-SNAP)

\*Assistance amounts vary by individual situation, losses, eligibility and resource availability



# Applying to FEMA

# Eligibility - FEMA and the 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.

NOTE: ICE is not allowed to view FEMA applications. If it does occur, applicants have legal recourse if application was filled out correctly.

Figure 6: U.S. Citizenship and Resident Aliens

| Status               | Definitions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| U.S. Citizen         | A person born in one of the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands; a person born outside of the U.S. to at least one U.S. parent; or naturalized citizen.                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Non-Citizen National | A person born in an outlying possession of the U.S. (e.g., American Samoa or Swain's Island) on or after the date the U.S. acquired the possession, or a person whose parents are U.S. non-citizen nationals. All U.S. citizens are U.S. nationals; however, not every U.S. national is a U.S. citizen.                                                                                                                                                                                                                                                                                                                                                                                               |
| Qualified Alien      | <ul style="list-style-type: none"> <li>• Legal permanent resident ("green card" holder)</li> <li>• An asylee, refugee, or an alien whose deportation is being withheld</li> <li>• Alien paroled into the U.S. for at least one year</li> <li>• Alien granted conditional entry (per law in effect prior to April 1, 1980)</li> <li>• Cuban/Haitian entrant</li> <li>• 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</li> <li>• Aliens whose children have been abused and alien children whose parent has been abused who fit certain criteria</li> </ul> |

# Who Does Not Qualify?



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

# Items Needed for Registration (pt. 1)



- Social Security number (for registrant and co-registrant)
  - 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)

# Items Needed for Registration (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)

# After Registering, Please Note:



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

Remember: You are your own best advocate, do not give up!



# Appealing FEMA

# Determination Letters



FEMA considers the determination letter to be a conversation starter.

A denial/ineligibility doesn't necessarily mean that you aren't eligible or won't receive assistance, and low award amounts don't necessarily mean you are not eligible for more assistance.

Often additional or corrected information is what's needed for FEMA to make a determination.



Deanne Criswell  
Administrator  
Federal Emergency Management Agency

FEMA  
P.O. Box 10055  
Hyattsville, MD 20782-8055

Disaster Number: [REDACTED]  
FEMA Application Number: [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]

FEMA has reviewed your appeal 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 why you are not eligible for FEMA Assistance.

**ASSISTANCE NOT APPROVED**

You are **not eligible** for the following assistance because:

**Ineligible - Home is Safe to Occupy (IID - HA - Appeal)**

FEMA has determined you are not eligible for Housing Assistance because the damage caused by the disaster did not make your home unsafe to live in.

John Bel Edwards  
Governor  
State of Louisiana

Date: [REDACTED]/2021

# Appealing FEMA



- Write a letter explaining what you are appealing.
  - Keep the letter short and sweet! Eliminate fluff.
  - Include identifying information
  - Add binding statement: “I hereby declare under penalty of perjury that the foregoing is true and correct.”
  
- Attach all materials that can substantiate your appeal.
  - Include as many documents as needed - this is where detail is important!
  - Examples: insurance declaration page/settlement statement, contractor estimates, proof of ownership/occupancy, proof of identity



# Accuracy Is Key!



- Make sure all information is correct - check for spelling errors.
- File appeals according to appeal type. You may need to file multiple appeals. For example:
  - Housing Assistance
  - Personal Property
  - Transportation
  - Moving and Storage
- Do NOT submit photos.

Submit appeal as ONE document. Do not submit attachments separately!

Upload appeal to your [disasterassistance.gov](https://disasterassistance.gov) profile or fax to:  
800-827-8112



Questions?