Recovery 101:
FEMA Application & Appeals

[Insert disaster]
SBP’s mission:
Shrink time between disaster and recovery
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/](https://baylegal.org/)

Homeowner & Flood Insurance Support

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

Check out [SBPprotects.org](http://SBPprotects.org) for additional information and resources.
### Disaster Recovery Center Locations

<table>
<thead>
<tr>
<th>County</th>
<th>Location</th>
<th>Address</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mendocino County</td>
<td>Mendocino Community Center</td>
<td>111 E. Commercial St. Willits, CA</td>
<td>Mon - Sun: 9 am - 7 pm</td>
</tr>
<tr>
<td>Merced County</td>
<td>Merced County Fairgrounds - Sierra Building</td>
<td>900 Martin Luther King Jr Way, Sierra Building, Merced, CA</td>
<td>Mon - Sat: 8 am - 5 pm</td>
</tr>
<tr>
<td>Santa Cruz County</td>
<td>Santa Cruz Government Center</td>
<td>701 Ocean St., Santa Cruz, CA</td>
<td>Mon - Fri: 9 am - 5 pm</td>
</tr>
<tr>
<td></td>
<td>Felton Branch Library</td>
<td>6121 Gushee St., Felton, CA</td>
<td>Mon - Fri: 10 am - 6 pm</td>
</tr>
<tr>
<td>Alameda County</td>
<td>Alameda Cnty Public Works Bldg</td>
<td>4825 Gleason Dr., Dublin, CA</td>
<td>Sun - Mon: 10 am - 7 pm</td>
</tr>
<tr>
<td>San Mateo County</td>
<td>San Mateo Co. Fairgrounds, Event Pavilion</td>
<td>2495 S. Delaware St., San Mateo, CA</td>
<td>Mon - Fri: 10 am - 6 pm</td>
</tr>
<tr>
<td>Contra Costa County</td>
<td>Contra Costa Old Town Office</td>
<td>510 La Gonda Way, Danville, CA</td>
<td>Mon - Sun: 10 am - 7 pm</td>
</tr>
</tbody>
</table>

Additional locations can be found at: [https://www.fema.gov/locations/california#drc](https://www.fema.gov/locations/california#drc)

Check out [SBPprotects.org](http://SBPprotects.org) for additional information and resources.
Types of Assistance Available
Insurance - what is covered

<table>
<thead>
<tr>
<th>Homeowners/Renters Insurance</th>
<th>Flood Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Losses caused by wind, wind-driven rain, &amp; other covered perils, but NOT flooding</em></td>
<td><em>Losses caused by flooding</em></td>
</tr>
<tr>
<td>▶ $ to repair/replace covered losses to home and property</td>
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</tr>
<tr>
<td>▶ $ for additional living expenses (ALE) if displaced from home for covered repairs/rebuilding</td>
<td>▶ Up to $1000 for eligible preventative expenses (like sandbags)</td>
</tr>
<tr>
<td>▶ Other disaster-related needs as covered in your policies</td>
<td>▶ Up to $30,000 to help meet building code requirements for flood mitigation</td>
</tr>
<tr>
<td></td>
<td>▶ <strong>Does not cover</strong> additional living expenses; seek assistance from FEMA</td>
</tr>
</tbody>
</table>

Depends on the terms and limits of your individual policies
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
- 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.
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.
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 it’s 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 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.

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.
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.
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
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.

Determination Letters

[Image of a FEMA determination letter]

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 (HA - RE - 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.
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 profile or fax to: 800-827-8112
Questions?