

FAQs

Q: How long does it take to get help from FEMA?

A: If you have damage to your home or its contents and are uninsured, a FEMA inspector will contact you within about 10 days of your application to set a time for assessment.

Q: I lost my job because of the disaster and am unable to make my mortgage (or rent) payments. Will FEMA make payments until I can return to work?

A: No. FEMA is not authorized to make such payments. If you lost work, you may qualify for Disaster Unemployment Assistance. Contact the local office of your state's employment commission for information. The DUA program covers most people affected by a disaster, including many who do not normally qualify for regular unemployment aid. Be sure to speak to your lender or landlord and explain your circumstances.

Q: What documents does FEMA need from my insurance company?

A: If you apply for help from FEMA because your insurance does not cover all of your disaster related needs, write a letter to FEMA that explains your situation. Include a copy of a settlement or denial letter from your insurance company.

Q: Does the SBA make loans to individuals or just businesses?

A: The SBA can loan money to homeowners, renters, and business owners. Homeowners may borrow up to \$200,000 for disaster related home repairs. Homeowners and renters may borrow up to \$40,000 to replace disaster-damaged personal property including vehicles. The SBA may not duplicate benefits from your insurance or FEMA. You may receive a SBA referral when you apply with FEMA.

Q: Can I be reimbursed for a generator I purchased?

A: FEMA reviews requests for reimbursement of the cost of a generator on a case-by-case basis and determines if a generator was purchased to overcome a disaster-related hardship, or adverse condition. You should register and submit your receipts to see if the cost is covered.

Q: Does FEMA pay for lost wages if I still have a job, but I am unable to work and am not drawing a paycheck?

A: If you lost work because of the disaster you may qualify for Disaster Unemployment Assistance (DUA). Contact the local office of your State's Employment Commission for information about DUA.

Q: Can I be reimbursed for food I lost due to power outages?

A: FEMA's disaster assistance program does not cover food losses. Voluntary organizations in the disaster area may be able to help you with a hot meal or other immediate needs for food.

Q: Will FEMA help me pay my utility bills?

A: No, FEMA cannot pay utility bills. However, the local charitable organizations may be able to help for a short period. We suggest you contact the Red Cross or your local United Way office for a referral to a local agency that might be able to help.

Q: Does the disaster help have to be repaid?

A: A grant from the Individual and Households Program does not have to be repaid. Loans from the Small Business Administration must be repaid.

Q: My vacation/secondary home was damaged. Can I get any help?

A: Damages to a secondary or vacation home are not eligible under FEMA's disaster assistance program. However, if you own a secondary home that is rented out or occupied by a family member, you may be eligible for assistance from the Small Business Administration.

Q: Are insurance deductibles covered under FEMA's program?

A: FEMA does not cover insurance deductibles. If your insurance settlement does not meet your disaster related need you may be eligible for assistance from FEMA.

Q: How do I apply for disaster assistance?

A: FEMA offers two ways to apply for disaster assistance. The newest is to apply on-line through the "Online Individual Assistance Center- Register for Aid or Review your Claim" available on the FEMA.gov website at www.fema.gov/assistance/register.shtm. The traditional way is to call FEMA at 1-800-621-FEMA (3362) and register over the phone or TTY 1-800-462-7585 for the speech and hearing impaired.

Q: What if my home was destroyed?

A. FEMA can provide disaster housing assistance to those whose homes are damaged or destroyed. FEMA offers two ways to apply for disaster assistance. The newest is to apply online through the "Online Individual Assistance Center – Register for Aid or Review Your Claim" available on the FEMA.gov Web site at <http://www.fema.gov/assistance/register.shtm>. The traditional way is to call FEMA at 1-800-621-FEMA (3362) and register over the phone or TTY 1-800-462-7585 for the speech and hearing impaired.

Q: Are aliens eligible for disaster assistance? Who is eligible for disaster assistance?

A: To be eligible for disaster assistance from FEMA you must be a qualified alien. A qualified alien generally includes individuals who are lawful permanent residents (possessing an alien registration receipt card) or those with legal status due to asylum, refugee, parole (admission into the U.S. for humanitarian purposes), withholding of deportation, or domestic violence. Applicants should consult an immigration expert concerning whether or not their immigration status falls within the qualified alien category.

Q. Why am I being referred to the SBA?

A. The Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. The SBA has low-interest disaster loans for homeowners, renters and non-farm businesses to cover disaster damage to real and personal property.

Q. The letter from FEMA said I had no damages or insufficient damages but my home was damaged and some of my personal property was damaged, too. What do I do?

A. You may appeal any decision. When you appeal a decision, you are asking FEMA to review your case again. Appeals may relate to your eligibility, the amount or type of help you received, late applications or requests to return money. You will not automatically get another inspection just because you appeal. For additional information on the appeal process, please refer to Page 10 or your Applicant's Guide or click on <http://www.fema.gov/assistanceprocess>.

Q. What happens after I apply for disaster assistance?

A. You will be mailed a copy of your FEMA application and a copy of "Help After a Disaster: Applicant's Guide to the Individuals and Households Program" that will answer many of your questions. If your home or its contents were damaged and you do not have insurance an inspector should contact you within 10 days after you apply to schedule a time to meet you at your damaged home. If your home or its contents were damaged and you have insurance you need to work through your insurance claim first and provide FEMA with a decision letter (settlement or denial) from your insurance company before FEMA issues an inspection. (***)There is an exception for damages caused by flooding: If you have flood insurance, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses because temporary living expenses are not covered by flood insurance.) About 10 days after the inspection, FEMA will decide if you qualify for assistance. If you qualify for a grant, FEMA will send you a check by mail or deposit it in your bank account. FEMA will also send you a letter describing how you are to use the money (for example: repairs to your home or to rent another house while you make repairs). If FEMA decides that you do not qualify for a grant, FEMA will send you a letter explaining why you were turned down and give you a chance to appeal the decision. Appeals must be in writing and mailed within 60 days of FEMA's decision. If you get an SBA Disaster Loan application in the mail, you must complete and return the application to be considered for a loan as well as certain types of grant assistance. SBA representatives are available at Disaster Recovery Centers to help you with the application. If the SBA finds that you cannot afford a loan, they will automatically refer you to FEMA's Individual and Household grant program for help. If

the SBA approves you for a loan, they will contact you. If the SBA finds that you cannot afford a loan, FEMA will contact you.

Q. I know of others in my neighborhood, city or state who received help from FEMA, however I was told I have insufficient damages. Does FEMA use the same criteria when considering damages for everyone?

A. FEMA reviews each applicant's case individually and applies the same eligibility criteria. If you were determined to be ineligible because of insufficient damages and you feel this finding is incorrect, you have a right to file an appeal.

Q. What will FEMA accept as proof that I own my home?

A. There are several documents that may be used to prove ownership. They include but are not limited to the deed, deed of trust, mortgage payment book or other mortgage documents, real property insurance policy, tax receipts or property tax bill. They document must list you as the legal owner along with the damaged dwelling address.

Q. Can I get more information about disaster assistance on the Internet?

A. Yes. The best place to start is a <http://www.fema.gov/assistanceprocessguide.shtm>. There you can download a booklet called "Help After a disaster: Applicant's Guide to the Individuals and Households Program. If you have already applied to FEMA, you should have received the same booklet in the mail. This is a very useful publication that explains how FEMA's disaster assistance program works, describes additional kinds of help you may qualify for from other federal, state and voluntary agencies and gives you many important tips on how to best make all these program work for you.

Q. How do I reach the SBA Hotline?

A. The SBA has loan officers in the Disaster Recovery Centers to provide face-to-face service to disaster victims. You may visit the SBA at any of these locations without an appointment. A SBA representative will be glad to answer questions and help complete your application. To find out where the SBA disaster offices are located an applicant can call the SBA toll free at 1-800-659-2955.

Q: What will FEMA accept as proof that I occupied my home?

A: There are several documents that may be used to prove occupancy. They include but are not limited to a utility bill for the damaged dwelling you are occupying; a merchant's statement sent to the damaged dwelling; an employer's pay statement sent to the damaged dwelling, or a current driver's license showing the address of the damaged dwelling.

Q: How do I contact the inspector if my inspector called me but I missed the call?

A: The FEMA inspectors are out on inspections most days and cannot be reached while they are inspecting a home. You should wait for the FEMA Inspector to call you again. The FEMA inspectors will try to call you 3 times to arrange an appointment to inspect your property. Inspectors will call your current phone contact and alternate if you have given one. If any of your contact information has changed call the Helpline to update the information.