



TO REACH FEMA:

WWW.DISASTERASSISTANCE.GOV

1-800-621-3362

FEMA APP THROUGH PHONE APP STORE

VISIT A DISASTER RECOVERY CENTER(DRC)

Applying for FEMA Assistance – Things We’ve learned!

First and foremost- DO NOT GIVE UP! A FEMA denial is the first step in appealing the decision, in some cases it requires multiple appeals to be successful.

- 1- CONTACT FEMA: obtain a claim Number! no matter how “small” you think the damages may be (you might not see it all), make sure you are in their system (on the list)

HERE ARE SOME HINTS FOR APPLYING FOR FEMA INDIVIDUAL ASSISTANCE PROGRAM

- Do you have Emergency Needs? ask yourself-during evacuation and now in recovery: Do you need help with medications, food, fuel, etc.? Did you lose power or water? (this matters)? Do you need clothing, durable medical equipment? Answer YES and if approved can result in \$750 for Displacement/Serious Needs Assistance
- Is your home accessible? if there are debris, tree branches, ongoing flooding, loss of power or damage and destruction that kept you from access to your home (during and following the event) Answer NO-results in possible assistance for temporary housing whether local or in another location.
- Even if your utilities were out and are now back on: Answer YES-results in possible housing assistance
- Are you willing to relocate? Are you willing to stay in a hotel or apartment temporarily. It is not asking if you are willing to move permanently. Answer YES-results in potential housing stipend assistance
- Generators: FEMA reimbursement: \$629 w/receipt

Chainsaws: FEMA reimbursement: \$219 w/receipt

GOVERNMENT FORMS CAN BE TRICKY AND A BIT CONFUSING. TAKE YOUR TIME AND CONSIDER THE ENTIRE EVENT...NOT JUST WHERE YOU ARE TODAY!

- 2- FEMA will assign you a number and an inspection will be scheduled- timing for the inspection is not certain simply because in a disaster, patience is the foremost requirement.
- 3- Applying for a Small Business Administration (SBA) Loan is no longer a prerequisite for FEMA assistance
- 4- FEMA offers many benefits and services that may help with repair costs, temporary housing funds and other storm related expenses, such as buying a generator or chainsaw. FEMA can award up to \$36,000 but the typical payout is \$5000- anything you are reimbursed for comes from the total amount- rent and repairs from the same amount.
- 5- FEMA also knows if you had insurance, homeowners or flood. They will make an initial award to get you started, such as for temporary rental funds or reimburse what you have already spent, then they want to confirm what any other insurance program is awarding you, before they continue to award you additional funds, based on their inspection/assessment of the damages.
- 6- Remember inspectors, whether through FEMA or insurance, are human and can make mistakes or underestimate the damages to your home. Both will eventually provide a report to you with an itemized list of repairs. That award amount can be disputed. It's much easier to argue if you can get a licensed contractor to provide an estimate that mirrors their scope of work. Add any other repairs that the inspector may have missed, separately, to indicate additional concerns.
- 7- Disputing an award amount takes time. Whether it's FEMA or the insurance companies, you have to be insistent & factual (as opposed to obnoxiously argumentative). There are non-profits who act as advocates for folks, many who are elderly and can't handle the simple online access or the telephone prompts.
- 8- It can be incredibly annoying that the FEMA claims are treated with similar privacy respect as to the HIPA laws, you can't call on someone's behalf, unless they are with you or have signed a release. And no one else will share their info with you.
- 9- Getting an increase in the award amounts, from either FEMA or insurance is possible, but it takes a lot of time, and really needs to be backed up by another clear and concise estimate. It's hard to make the case for some of the damages on mobile homes, especially older ones, that may not have had any insurance. In many cases, with the ductwork submerged and old particle board floors getting wet, it will be cheaper to replace, but FEMA doesn't seem willing to consider total replacement, unless you can prove the frame is bent.

- 10- This can be a protracted process depending on how long it takes for the insurance adjuster to complete their inspection and report. Both FEMA and insurance reports are not always final, it may require more advocacy with additional description of damages and award amount.
- 11- Be prepared to accept that rebuilding may take several years based on resources to contract for labor and materials shortages