

# Frequently Asked Questions and Answers

## 1. 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 Presidentially 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 disaster assistance programs are available in a disaster?* There are two primary Federal programs that 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 assistance for my damaged car?* Yes. You will need to provide proof of ownership and insurance information.

*Can I apply for assistance 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, if you are uninsured or lack the appropriate insurance coverage, 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 from IHP 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 also will 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 assistance 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) or visit our website at [www.fema.gov](http://www.fema.gov).

*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) visit our website at [www.fema.gov](http://www.fema.gov) to check on the status of 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 9), 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 damaged dwelling 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 damaged dwelling 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 damaged dwelling 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 damaged dwelling 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 and Non-Driver's License showing the address of the damaged 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.

*Should I keep my receipts?* Yes, you should keep receipts for all of your expenses.

## 2. 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, 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 provide money for other than housing needs; however, this additional help is not available to businesses. FEMA's additional help is intended to help meet necessary expenses and serious needs not met by any other form of assistance, including insurance and SBA disaster loans. **Remember**, if you were sent an 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. You do not have to submit an SBA loan application to be considered for FEMA rental assistance.

### 3. 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 one of

FEMA's Equal Rights Officers (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 about discrimination in the 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.