

## **POST-STORM FEDERAL (FEMA) CLAIM PROCESS**

The goal of this document is to provide you with summary information regarding the FEMA claims and appeals processes. Our plan is to assist our employees through their greatest time of need beginning with the first step in the process.

### **BEFORE YOU FILE A CLAIM:**

#### ***UNDERSTANDING WHAT TYPES OF ASSISTANCE AVAILABLE, ELIGIBILITY, ETC.***

We have provided a summary of the types of assistance, eligibility, documentation, etc. as well as a checklist that you will need to file your claim. We encourage you to take the time to prepare as much information, documentation (e.g. photos, receipts, etc.) and develop a claim that is direct and to the point.

#### **TYPES OF ASSISTANCE**

FEMA provides assistance to individuals and households through the Individual Assistance (IA) program, which includes all of the following:

- Mass Care and Emergency Assistance (MC/EA)
- Crisis Counseling Assistance and Training Program (CCP)
- Disaster Unemployment Assistance (DUA)
- Disaster Legal Services (DLS)
- Disaster Case Management (DCM)
- *Individuals and Households Program (IHP)*

#### **Types of IHP Assistance**

There are two categories of IHP Assistance:

- Housing Assistance
- Other Needs Assistance (ONA)

#### **Housing Assistance**

Individuals and households may receive more than one type of Housing assistance, including a combination of financial assistance and direct Services.

FEMA determines the appropriate types of Housing Assistance for which an individual or household may be eligible based on disaster-caused loss, access to life-sustaining services, cost-effectiveness, and other factors.

FEMA provides financial Housing Assistance through funds paid directly to eligible individuals and households. Financial Housing Assistance may include the following types of assistance:

- Lodging Expense Reimbursement (LER): Financial assistance to reimburse for hotels, motels, or other short-term lodging while an applicant is displaced from his or her primary residence.
- Rental Assistance: Financial assistance to rent alternate housing accommodations while an applicant is displaced from his or her primary Residence.
- Repair: Financial assistance to repair an owner-occupied primary residence, utilities, and residential infrastructure, including privately-owned access routes (i.e., driveways, roads, or bridges) to a safe and sanitary living or functioning condition.
- Replacement: Financial assistance to help replace an owner-occupied primary residence when the residence is destroyed.

FEMA may provide *Direct Housing Assistance* when applicants are unable to use Rental Assistance due to a lack of available housing resources. Direct Housing Assistance is not counted toward the IHP maximum award amount and may include:

- Multi-Family Lease and Repair (MLR): This program allows FEMA to enter into lease agreements with owners of multi-family rental property located in disaster areas and make repairs or improvements to provide temporary housing to disaster survivors.
- Manufactured Housing Units (MHUs): Manufactured homes provided by FEMA and made available to use as temporary housing.
- Permanent or Semi-Permanent Housing Construction (PHC): Home repair and/or construction services provided in insular areas outside the continental United States (U.S.) and in other locations where no alternative housing resources are available; and where types of housing assistance FEMA normally provides, such as Rental Assistance or other forms of direct assistance, are unavailable, infeasible, or not cost-effective

*Information regarding these programs and eligibility are extensive and can be provided upon request.*

### **Other Needs Assistance (ONA)**

Individuals and households may receive financial assistance for other disaster-caused expenses and serious needs. The types of ONA are divided into two

categories that are either dependent or non-dependent on the individual's or household's ability to secure a U.S. Small Business Administration (SBA) disaster loan. The SBA provides low-interest, long-term loans to help individuals and households with personal property, transportation, and moving and storage expenses incurred due to a declared disaster.

Non-SBA-dependent types of ONA may be awarded regardless of the individual's or household's SBA status and may include Funeral, Medical, Dental, Childcare, and assistance for miscellaneous items such as chainsaws or dehumidifiers purchased or rented after the disaster.

Figure 27: Other Needs Assistance, Non-SBA-Dependent and SBA-Dependent	
Category of ONA	Type of ONA Assistance
<p><b>1. Non-SBA-dependent ONA</b>            FEMA provides assistance for these items without regard to whether a disaster survivor may obtain a SBA loan.</p>	<ul style="list-style-type: none"> <li>• Funeral</li> <li>• Medical</li> <li>• Dental</li> <li>• Childcare</li> <li>• Assistance for Miscellaneous Items</li> </ul>
<p><b>2. SBA-dependent ONA</b>            The applicant must first apply to the SBA for a loan for these expenses or serious needs.</p>	<ul style="list-style-type: none"> <li>• Personal Property</li> <li>• Moving and Storage</li> <li>• Transportation Assistance</li> </ul>

Only individuals or households who do not qualify for a loan from the SBA may be eligible for assistance for the SBA-dependent category. SBA-dependent ONA includes Personal Property, Moving and Storage, and Transportation Assistance.

Information regarding these programs and eligibility are extensive and can be provided upon request.

## **General IHP Eligibility**

These general conditions must be met for an applicant to be eligible to receive IHP Assistance:

1. The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
2. FEMA must be able to verify the applicant's identity.
3. The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
4. The applicant's necessary expenses and serious needs are directly caused by a declared disaster.

## **Insurance**

FEMA provides IHP Assistance to applicants for their uninsured or underinsured disaster-caused expenses and serious needs. Applicants are required to inform FEMA of all insurance (flood, homeowners, vehicle, mobile home, medical, burial, etc.) coverage that may be available to them to meet their disaster-caused needs. Insured applicants must provide documentation that identifies their insurance settlements or benefits before FEMA will consider their eligibility for categories of assistance that may be covered by private insurance.

After an applicant submits their insurance settlement information, FEMA compares the net settlement amount received for each loss to the maximum amount of assistance available for that type of IHP Assistance.

- When the net settlement amount from insurance is less than the loss amount verified by FEMA through physical inspection, documentation of receipts, estimates, or expenses, or by using geospatial technology, the applicant may receive the difference up to the maximum amount of assistance available for that type of IHP Assistance to meet that need
- When the net settlement amount is equal to or exceeds the loss amount verified by FEMA or the amount of IHP Assistance available to meet that need, FEMA determines the applicant's need has been met by insurance and will not provide assistance for that need.

FEMA only considers insurance coverage which includes the peril(s) (e.g., flood, wind, wind-driven rain, tornado, fire, etc.) listed as a cause of damage identified for the disaster when determining eligibility for assistance. For example, an applicant is not required to submit flood insurance documents for a wind-only disaster. When applicants are impacted by multiple perils, FEMA compares insurance benefits and verified loss amount separately for each peril.

*Exceptions:*

*Uninsurable Items:* Insured applicants may receive assistance for items not typically covered by homeowners or flood insurance, such as wells, septic systems, access roads, etc., regardless of the type of disaster-caused damage or the applicant’s insurance coverage.

*Delayed Settlement*

While FEMA cannot provide assistance for disaster-caused needs covered by insurance benefits, FEMA may provide assistance to help meet an applicant’s immediate needs when their insurance benefits are delayed.<sup>37</sup> Two important conditions for receiving this FEMA assistance are:

- Applicants who demonstrate their insurance settlement has been significantly delayed (30 days or more from the date a claim was filed) through no fault of their own, may be considered for initial Rental Assistance.
- Applicants accepting assistance in advance of receiving their insurance settlement must agree to repay FEMA upon receiving their insurance benefit.

**Documentation**

**Ownership:**

<b>Figure 6: Documentation to Verify Ownership</b>	
<b>Document and Description</b>	<b>Acceptable Document Date</b>
<b>Deed or Official Record:</b> Original deed or deed of trust to the property listing the applicant as the legal owner.	Deed must be current/effective during the disaster incident period.
<b>Mortgage documentation:</b> Mortgage statement or escrow analysis.	The most recent mortgage statements available should be submitted (within 3 months of the disaster incident period) and escrow documents should be from the last quarter.
Real property* insurance document, bill or payment record, structural insurance documentation.	Within 3 months of the disaster incident period.

*\*Buildings or other structures permanently attached to land as well as the land itself. This includes items that are structural components of the buildings or structures.*

## To Verify Identity:

Documentation to verify name/SSN:	<ul style="list-style-type: none"><li>• Documentation from the Social Security Administration (SSA), or other federal entity, containing full or last four digits of SSN</li><li>• Social Security card if accompanied by federal or state-issued identification</li><li>• Employer's payroll document containing full or last four digits of the SSN</li><li>• Military identification</li><li>• Marriage license to confirm proof of maiden name<ul style="list-style-type: none"><li>○ If the applicant still fails identity verification using maiden name, applicant will be required to submit one of the other forms of acceptable identity verification</li></ul></li><li>• U.S. passport</li><li>• On a case-by-case basis, FEMA may allow applicants residing in U.S. territories to submit specific identity verification documents, such as voter registration cards, etc.</li></ul>
Documentation - applying for assistance on behalf of a minor child:	<ul style="list-style-type: none"><li>• Any of the documents listed above, if in the child's name</li><li>• Child's birth certificate and a copy of the child's Social Security card or documentation from the SSA, or other federal entity, containing the full or last four digits of the child's SSN</li></ul>

## **Condominiums and Co-Operatives**

FEMA may provide Housing Assistance and ONA to condominium (condo) owner-occupants and cooperative (co-op) owner-occupants for eligible disaster caused damages they are responsible for within their unit.

The owner of a condo or co-op unit is generally responsible for the fixtures, installations, and additions within the interior surfaces of the unit's perimeter walls, floors, and ceilings. This includes interior partitions, plumbing, appliances, and the exterior heating and cooling units from the point of supply into the unit.

FEMA does not provide assistance for disaster-caused damage to structural elements (e.g., roof, exterior walls, chimneys, and shared foundation) and common areas shared by all residents such as recreational facilities, outdoor space, parking, landscaping, fences, laundry rooms, and all other jointly-used space as the condo or co-op association's master insurance policy generally covers such damage.

Documentation:

Figure 8: Condo and Co-op Assistance			
Building Portion	Responsible Party	Insurance Policy Type	Eligible for IHP
Condo or co-op unit, walls in	Unit owner	Unit owner's policy	Yes, if uninsured or underinsured losses
Common areas shared by all residents	Condo or co-op association	Condo or co-op association's master policy	No, unless applicant submits documentation indicating individual responsibility

### **ROOMMATES and BOARDERS**

FEMA defines roommates as household members with an independent financial responsibility for the housing unit that are not dependents of each other and are not married, such as renters whose names are on a lease. Roommates may be eligible for ONA, including individually-owned items and a portion of any items shared with other roommates. **FEMA will consider roommates under separate applications, but all the applications combined cannot exceed what FEMA identifies as the maximum to be paid for a specific personal property line item.** Designation as a roommate does not impact an applicant's eligibility for Medical, Dental, Funeral, Child Care, or Transportation Assistance under ONA.

Generally, FEMA awards Rental Assistance to the first roommate who applies, with the expectation the household will relocate together. In some instances, Rental Assistance may be provided to individual roommates if the roommates are unable to relocate together due to one of the following reasons:

- The first roommate used the Rental Assistance to relocate alone, and the roommates are geographically separated;
- The first roommate obtained temporary housing that could not accommodate the other roommates;
- The second roommate is unable to locate the first roommate; or
- FEMA determines there are other compelling circumstances that make it impossible for the second roommate to continue to reside with the first roommate.

Documentation:

**Figure 9: Assistance for Roommates**

Type of Assistance	Eligible Party	Limitations
Personal Property	Each roommate; individually-owned items or a portion of items shared with other roommates	Combined applications for same household cannot exceed line item maximum amount
Medical Dental Funeral Child Care Transportation	Each roommate	Standard criteria
Rental Assistance	First roommate who applies, unless roommates unable to relocate together due to reasons listed above	FEMA expects household to relocate together.

**Figure 10: Assistance for Boarders**

Type of Assistance	Eligible Party	Limitations
Personal Property	Individually-owned items	Combined applications for same household cannot exceed line item maximum amount
Medical Dental Funeral Child Care Transportation	Each boarder	Standard criteria
Rental Assistance	Boarders may be eligible for Rental Assistance separate from their landlord.	If boarder relocates with landlord, boarder is ineligible for Rental Assistance separate from landlord.

## **FILING YOUR CLAIM**

**Initial Period:** The standard FEMA registration period is 60 days following the date the President declares a disaster for the designated area.

**Period of IHP Assistance:** IHP Assistance is limited to 18 months following the date of the disaster declaration.

**Claim Filing:** You can file your claim online (web or smartphone app), by telephone, or at a FEMA Disaster Recovery Center (DRC). Contact information is:

- FEMA-<https://www.fema.gov/disaster/4337>

- Disaster Assistance (FEMA): [www.disasterassistance.gov](http://www.disasterassistance.gov)
- 1 -800- 621- F E MA (1- 800- 621- 3362)
- TTY 1 -800- 462- 7585
- 711 or VRS 1 -800- 621- 3362

## **FEMA Claim Application Checklist**

Before you start your application, please have the information below and a pen and paper ready. You will also need

- 1) **Social Security Number:** You, another adult member or minor child in your household must have a Social Security number. You or they must also be a U.S. citizen, non-citizen national, or qualified alien. If you don't have a Social Security number, read the article [How do I apply for a new or replacement Social Security number card](#). You will get instructions on what to do and what documents you will need. Once you have your number, you may come back to **DisasterAssistance.gov** or call FEMA at one of the phone numbers above to apply.
- 2) **Insurance Information:** Describe the type(s) of insurance coverage you have. This could include coverage under policies like homeowners, flood, automobile, or mobile home insurance.
- 3) **Damage Information:** Describe the damage caused by the disaster. Include the type of disaster (like flood, hurricane, or earthquake) and the type of dwelling or vehicle (like a condo, mobile home or house, or a car or truck).
- 4) **Financial Information:** Provide your total annual household income, before taxes, at the time of the disaster.
- 5) **Contact Information:** Provide the address and phone number of the property where the damage occurred and the address and phone number of where we can reach you now.
- 6) **Direct Deposit Information (optional):** If approved, we can deposit your funds directly into your bank account. You just need to provide the following banking information:
  - Bank name
  - Type of account (like checking or savings)
  - Routing number
  - Account number

## **Documentation of Your Losses**

In some cases, FEMA needs documentation from applicants such as receipts, bills, or estimates to verify losses. Examples include, but are not limited to:

- Medical and Dental services, prescriptions, durable medical equipment, assistive technology devices
- Child Care services
- Moving and Storage services
- Transportation

For additional information on assistance for these losses and documentation requirements, see “Other Needs Assistance.”

FEMA will maintain written communication with you throughout the IHP process to gather information, information you of your eligibility for assistance, refer you to other sources of assistance, and guide you on the proper use of IHP funds.

### **APPLICANTS WITH LIMITED ENGLISH PROFICIENCY**

A FEMA “Resources for Other Languages” webpage with flyers, brochures, tri-folds, and public service announcements regarding disaster preparedness, response, recovery, and mitigation can be found online at: <http://www.fema.gov/resources-other-languages>

Spanish language instructions through <https://www.disasterassistance.gov/es> where individuals can register for assistance

## **YOUR CLAIM WAS DENIED, NOW WHAT?**

It is our understanding that you have one opportunity to appeal your claim, AND this must be done in writing as noted below.

- A. Timeline for Appeal: Applicants must appeal initial eligibility determinations within 60 days of the date on their eligibility notification letter.
- B. Determinations that May be Appealed: Applicants may submit a written appeal if they disagree with any FEMA determination. An applicant may appeal:
  1. Initial eligibility determinations for Housing Assistance and ONA, including:
    - a. The amount or type of Housing Assistance and ONA an applicant received;
    - b. The decision to withdraw an application for FEMA disaster assistance;
    - c. The recovery of funds improperly awarded to an applicant; or

- d. The denial of a late application request for assistance.
2. A denial for Continued Rental Assistance.
  3. Direct Housing Assistance determinations, including:
    - a. The termination of eligibility to remain in a temporary housing unit.
    - b. FEMA’s intent to collect rent or the amount of rent collected from occupants of a FEMA-provided temporary housing unit.
    - c. A denial of a request to purchase a FEMA-provided MHU.
    - d. The sales price of a FEMA-provided MHU the applicant may want to purchase.
    - e. Any other eligibility-related decision.

**APPEAL DOCUMENTATION:** The following is a list of suggested documents that will help to support your appeal.

<b>Figure 14: Appeal Documentation</b>	
Denial Reason	Acceptable Documentation
Identity not verified	<ul style="list-style-type: none"> <li>• Official government document (Social Security statement, etc.)</li> <li>• Driver’s License copy</li> </ul>
Ownership not verified	<ul style="list-style-type: none"> <li>• Deed, title, or official record</li> <li>• Real estate tax bill or receipt</li> <li>• Will or proof of inheritance</li> <li>• Mortgage statement</li> <li>• Proof of insurance coverage (settlement or denial), or statement from insurance provider</li> </ul>
Occupancy not verified	<ul style="list-style-type: none"> <li>• Official government document (Social Security statement, etc.)</li> <li>• Driver’s License copy</li> <li>• Landlord’s statement or copy of lease</li> <li>• Rent receipts</li> <li>• Utility bill reflecting damaged residence address</li> <li>• Voter registration card or merchant's statement</li> </ul>
Insufficient damage/Damage not disaster-caused	<ul style="list-style-type: none"> <li>• Contractor’s statement or estimate</li> <li>• Mechanic’s statement or estimate</li> <li>• Statement from local official</li> <li>• Receipts for expenses caused by the disaster</li> </ul>
Insurance may cover losses	<ul style="list-style-type: none"> <li>• Receipts for expenses caused by the disaster</li> <li>• Proof of insurance coverage (settlement or denial), or statement from insurance provider</li> </ul>

**APPEAL SUBMISSION**

The applicant’s appeal letter must explain the reason(s) for appeal and must be signed by the applicant or person who the applicant authorizes to act on his/her behalf. The appeal submission should also include the following information:

- Applicant's full name
- Applicant's FEMA registration number
- Disaster number
- Address of the applicant's pre-disaster primary residence
- Applicant's current phone number and address

A sample appeal letter may be similar to the one outlined below.

Applicant Name Registration number Disaster number Street Address City, State, Zip Phone number
<p>Dear FEMA,</p> <p>On February 17, 2016, I received a letter from you stating that I am ineligible for assistance because I have insurance. I would like to appeal your decision, as my insurance company will not cover the damage.</p> <p>Enclosed please find my insurance denial letter showing that I do not have insurance coverage for the damage to my home and personal property located at 123 Main Street, Everytown, Virginia.</p> <p>Please review the enclosed information and reconsider your decision.</p> <p>Thank you,</p> <p>Applicant [Signature]</p>

## **APPEAL DETERMINATION**

After FEMA receives the appeal, FEMA reviews the letter and the applicant's file to determine if there is sufficient documentation to change FEMA's determination. If more information is needed in order to make a determination, FEMA takes one or more of the following actions:

- Calls the applicant and sends a letter requesting additional information with a deadline of 30 days to submit the additional information
- Contacts a third party, such as a contractor, insurance company, or mechanic in order to verify submitted information
- Schedules an appeal inspection

*FEMA notifies applicants in writing about the appeal decision within 90 days of the receipt of the appeal letter. FEMA's appeal decision represents the final agency determination and cannot be appealed again.*

**RECOVERY OF IHP FUNDS**: If it is determined that FEMA provided you with funds in error, that were covered elsewhere, were obtained through fraudulent means, or internal review, they will attempt to collect the debt. There is no period of limitation on this debt collection but it is generally done within 3 years. An appeal process is provided for this determination as well.