



## COVID-19 UPDATE

### How to Navigate FEMA's Interim Damage Assessment Process

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After disasters, FEMA typically sends inspectors to each applicant's home to assess damage. However, due to COVID-19 restrictions, FEMA has started to use phone interviews with applicants to determine damage.

If you were impacted by the recent storms, you can apply to FEMA online at [DisasterAssistance.gov](https://www.disasterassistance.gov), on the mobile FEMA app, or by calling 800-621-3362.

When you apply for FEMA assistance, you will most likely be asked to self-report the damage to your home. You will be asked:

*You indicated your home or personal property was damaged. FEMA would like to understand the damage the disaster caused. Please select the description that best matches your situation.*

1. I had minor damage but I am able to live in my home.
2. I had damage to my home or personal property that requires a lot of repairs. I may not be able to live in my home.
3. I had damage to my home or personal property that requires major repairs. I am not able to live in my home.
4. My home was completely destroyed.
5. Unknown

If your home is damaged by a disaster and it is uninhabitable or you are unsure, say it is **uninhabitable, or that you are not sure if you can live there due to the damage**. With this answer, a remote damage assessment will be conducted through a separate phone call with an inspector and/or geospatial inspection.

If your home is liveable with only minor damage you may not be further considered for Home Repair Assistance, Home Replacement Assistance, Rental Assistance, and Personal Property Assistance, unless you contact FEMA and request a remote inspection.

For remote inspections, FEMA inspectors will contact you via phone and complete their standard onsite inspection process remotely based on your answers to the questions. Your initial award for assistance will be based on your answers.

Prep for the remote inspection phone call:

- Make a detailed list of all damages to your home, start with the most severe
- Type of residence (single-family house, townhouse, mobile home, etc), foundation type, number of stories, utilities are on/off



- Take photos and videos of the damage before you do any work like mucking/gutting, debris clearing
- Take notes and photos of specific damage including:
  - The exterior of your home - windows, doors, and roof
  - Issues with electricity, gas, heat, plumbing, etc.
  - The interior - floors, walls, and ceiling
  - Safe access to and from the home
  - Issues with the septic and sewer systems
  - Issues with water supply or well (if applicable)
  - Personal property damage (appliances, furniture, vehicles, etc)

After prioritizing applicants with the greatest need, FEMA will conduct outreach to applicants who self-reported minor damages to provide an opportunity to schedule a remote damage inspection. FEMA will provide you with a deadline to respond. You must respond with confirmation that you would like a remote damage inspection.

### **Appealing FEMA's Decision:**

- If you are deemed not eligible for a remote damage inspection but think you should have one, begin the appeal process outlined in your letter
- If you believe you have not gotten a fair award for your damage or other needs appeal FEMA's decision
- When appealing FEMA include photos and a detailed inventory of damage to your property when appealing and any repair estimates you may have gotten
- Use SBP's [Guide to Appealing FEMA](#)

### Other Resources:

You can find other helpful resources on SBP's website which includes information on how to avoid contractor fraud, how to navigate post-disaster insurance and more.

<https://sbpusa.org/start-here>

# Disaster assistance process overview

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# Disaster assistance process overview

## A guide through the post-disaster recovery process.



At SBP, our goal is to shorten recovery time and eliminate unnecessary suffering by helping those affected by disasters to rebuild efficiently.

This guide is one way we can help. We've outlined key sources of financial assistance, technical details of the application process, and steps you'll take to move efficiently through the process. Having been involved in many large-scale disaster recoveries, we will also share tips and advice we've learned along the way.

Maximizing your disaster assistance can seem a complicated process to undertake during an already difficult time. Understanding the programs and engaging proactively can help you access the maximum assistance you are eligible for. We hope this guide helps you take full advantage of the help that's available, and speeds you along the road to a predictable recovery.

## KEY ASSISTANCE SOURCES

### HOMEOWNERS/RENTERS INSURANCE

If you have homeowners or renters insurance, this provides you funds to repair or replace property damaged as a result of covered perils during a disaster. Additional types of insurance, such as auto or other peril-specific policies like earthquake coverage, may also be relevant to your recovery.

### NFIP

*National Flood Insurance Program*

This federal program provides flood insurance protection to participating property owners, renters and businesses.

### SBA

*Small Business Administration*

#### Disaster Home and Property Loan Program

SBA, in addition to serving businesses, offers disaster loans that qualified homeowners and renters can use to repair or replace homes and damaged personal property.

### FEMA

*Federal Emergency Management Agency*

The federal agency that assists state and local governments in carrying out their responsibilities to aid citizens after disaster. FEMA administers many programs that support public and household recovery, including:

#### Individuals and Households Program (IHP)

IHP provides financial aid and/or direct services to eligible individuals and households affected by disaster who have necessary expenses and serious needs not covered by insurance. It may include:

- *Housing Assistance*  
Funds and/or direct housing services for unmet disaster-caused housing needs.
- *Other Needs Assistance (ONA)*  
Funds for other eligible, unmet disaster-caused expenses and serious needs. Only applicants who do not qualify for a loan from the SBA may be eligible for certain types of ONA.

## TIPS

### YOU ARE YOUR OWN BEST ADVOCATE

Be as detailed as possible about all of your disaster losses. You cannot get assistance for losses and needs that your insurance company, FEMA or SBA do not know about.

### KNOW YOU CAN APPEAL

If you believe the amount suggested by the insurance adjuster is too low based on your policy; if you disagree with or do not understand a decision made about your federal disaster assistance eligibility—you can and should appeal.

### DOCUMENT EVERYTHING

Take pictures of damages, keep copies of all forms and communications. Sometimes things can get lost in the shuffle during the recovery process and it is extremely helpful to have backups.

# You've been through a disaster. Now what?

Three major funding sources—insurance, FEMA assistance grants and SBA disaster loans—are where to start for financial help.

After contacting your insurance provider(s), register with FEMA for disaster assistance.

## INSURANCE

DO YOU HAVE HOMEOWNERS, RENTERS OR FLOOD (NFIP) INSURANCE COVERAGE FOR YOUR DISASTER-CAUSED LOSSES?

YES

NO

Go directly to FEMA to register for disaster assistance.

**Homeowners/Renters Insurance**  
 Document damage covered by your policy  
 Call your agent ASAP  
 Get an inspection  
 Receive settlement amount offer

**Flood (NFIP) Insurance**  
 Document damage covered by your policy  
 Call your agent ASAP (ideally within 10 days)  
 Get an inspection  
 Receive settlement amount offer

SATISFIED WITH SETTLEMENT OFFER?

YES

NO

YES

NO

Accept and apply funds to your recovery as appropriate.

You can negotiate.

Accept and apply funds to your recovery as appropriate.

You can negotiate OR file an appeal to FEMA.

**TIPS**

Everyone impacted by the disaster should register with FEMA, whether or not you have insurance.

If you do have insurance, you will work through the insurance claims and federal assistance processes at the same time.



# Funding Sources

**If you've been impacted by a major disaster, these are three main funding sources that may help your recovery.**

## INSURANCE

*Homeowners/Renters, Flood (NFIP), Auto, Other Types*

If you have insurance (homeowners/renters, flood, auto, other types), filing a claim for covered losses is your first resource for funds to repair or replace damaged property and address other covered disaster-related expenses. **Federal disaster assistance legally cannot provide funds for disaster losses that are covered by insurance.**

### WHAT IT COVERS

Depending on the terms and limits of your policies:

- Funds to repair/replace covered losses to home and property
- Funds for additional living expenses if you are displaced from your home for repairs
- Other disaster-related needs as covered in your policy

## FEMA

*Individuals & Households Program (IHP)*

FEMA's Individuals & Households Program (IHP) provides financial help and/or direct assistance to eligible individuals and households for disaster-caused needs not covered by insurance. Even if you do not have insurance, you may be eligible for assistance. Some types of assistance are dependent on the ability to qualify for a loan from the SBA. Note that IHP is designed to help meet essential needs and bring homes back to a safe, livable condition, not a pre-disaster condition. **All households impacted by the disaster should register with FEMA.**

### WHAT IT COVERS

Eligible disaster-caused needs NOT covered by insurance (up to \$34K in total). May include:

#### **Housing Assistance**

- Financial assistance (rental assistance, lodging expenses, home repair or replacement)
- Direct housing services

#### **Other Needs Assistance**

- Non-SBA dependent: assistance for medical, dental, childcare, funeral and other eligible misc. expenses
- SBA-dependent: assistance for repair/replacement of personal property, vehicle and transportation costs, and moving and storage expenses

## SBA

*Disaster Loans - Home & Property*

The Small Business Administration (SBA)'s Disaster Home & Property Loans program provides assistance to eligible homeowners and renters in a declared disaster area in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. **You do not need to own a business--loans are available for homeowners and renters.**

### WHAT IT COVERS

Low interest, long term loan funds to help:

- Repair/replace damaged primary residence (up to \$200K)
- Repair/replace damaged personal property (up to \$40K)

*Being evaluated for SBA loan eligibility is a necessary step in the process to determine if you are eligible for some other types of disaster assistance.*

# Getting Disaster Assistance:

## File a Flood Insurance Claim through the National Flood Insurance Program (NFIP)



### DOCUMENT & CONTACT

Contact your NFIP insurance agent to start the claims process for flood damages. For damage caused by other perils, contact the appropriate agent for your homeowners/renters, auto, or other insurance policy.

### REQUIRED DOCUMENTS

Policy number(s) and insurance company info  
Documentation on damaged property, such as receipts, contractors' estimates & photos

### KEY TERMS



**Flood:** (NFIP definition) a general and temporary condition where two or more acres of normally dry land, or two or more properties, are inundated by overflow of inland or tidal water, unusual and rapid accumulation or runoff of surface water, or mudflow

**Peril:** the cause of loss or damage; flooding is a peril that is excluded from homeowner/renter insurance coverage; NFIP policies are separate insurance specifically for the peril of flooding

**Proof of Loss:** the form, and supporting documentation, that a policyholder signs and submits to the insurance company to make a claim for covered losses

**Appeal:** To request a reversal or new decision be made on your behalf

### THE BASICS

If you suffered damages as a result of flooding and you have flood insurance, contact your NFIP agent as soon as possible to report losses.

A claims adjuster will be assigned to work with you to inspect damages and determine a dollar amount for your covered losses.

If you disagree with amount suggested, you can work with the adjuster, your insurance company and FEMA to reach a higher dollar amount for covered losses that you can agree on.

### THE FINE PRINT

**Flood insurance and homeowners/renters insurance are different.** Homeowners and renters insurance do not cover flooding. Flood insurance only covers qualifying losses due to flooding; it does not cover damages occurring at the same time as a result of other perils, such as wind-driven rain through roofs or broken windows. Contact your homeowners/renters insurance company to report damages caused by perils other than flooding.

**There are two types of flood insurance coverage:** building property and personal property (also called "contents"). You must have purchased both building AND contents coverage for both your home and possessions to be covered. Coverage is limited in basements and crawl spaces.

**Building property:** your home and the equipment used to run your home, like HVAC and built-in appliances. Insured at replacement cost value, according to the terms and limits of your coverage. This is the cost to replace damaged parts of the home.

**Personal property/contents:** your possessions, like furniture, clothes and electronics. Insured at actual cash value, according to the terms and limits of your coverage. This is the value of the item at the time of loss, minus depreciation—as things age or wear over time, they are generally worth less than when originally purchased, so you will receive less insurance money for them.

The complete *Proof of Loss*, along with supporting documentation, must be sent to your insurance company **within 60 days of the date of loss.**

# Getting Disaster Assistance:

## File a Flood Insurance Claim through the National Flood Insurance Program (NFIP) (Continued)

### THE FLOOD INSURANCE CLAIMS PROCESS

For more information, see FEMA's *NFIP Flood Claims Fact Sheet*<sup>1</sup>

1. Report your loss to your insurance agent as soon as possible.

2. Your insurance company will assign an adjuster to your case. Typically within 24-48 hours, the adjuster will call you to schedule an appointment.

3. During their visit, the adjuster will inspect the property and may ask if you wish to request an advance payment from your insurance company. It is helpful to prepare a list ahead of time of your flood-caused damages. Take photos of all the damages and have copies of receipts, any contractor estimates and other documentation to help with the loss estimation process.

4. The adjuster will send a detailed, room-by-room cost estimate of damage and *Proof of Loss* Form.

a. The *Proof of Loss* is your sworn statement of the amount you are claiming, including necessary supporting documentation, for your official claim for damages. A *Proof of Loss* must contain the specific details outlined in the Standard Flood Insurance Policy (see *NFIP's standard form*<sup>2</sup>).

b. Individual insurance companies may have different requirements for what supporting documentation needs to accompany the *Proof of Loss* form. Talk to your NFIP agent about what documentation your insurance company requires.

5. Review the cost estimate of damage and *Proof of Loss* form.

a. **If you agree with the suggested amount**, you will sign, swear to and submit it to your insurance company.

b. **If you do not agree with the suggested amount**, you can work through the following escalating steps until you agree on a new amount (it may be helpful to have your general contractor involved in this process): your adjuster, then your adjuster's supervisor, then your insurance company's claims department.

c. **If you still can't reach an agreement on a covered loss amount**, complete a *Proof of Loss* for the total amount you are requesting and send it with supporting documentation to your insurance company.

6. If the insurance company agrees with your *Proof of Loss*, the claim will be settled. If they disagree, you will receive payment for the undisputed amount and a detailed letter explaining the denial of any disputed amount.

7. If any part of your claim is denied, you have three options:

a. Send an amended *Proof of Loss* with more supporting documentation back to the insurance examiner.

b. Submit a formal appeal to FEMA, within 60 days of receiving the denial letter, that includes supporting documentation for your appeal.

c. File a lawsuit against your insurer, within one year of receiving the denial letter. Once you file a lawsuit you can no longer appeal your claim with FEMA or file an amended *Proof of Loss* with your insurer.

8. If you find additional damage after you file the claim, or repairs cost more than estimated, contact your agent to file for additional payment.

<sup>1</sup> FEMA's *NFIP Flood Claims Fact Sheet*: [www.fema.gov/media-library/assets/documents/114402](http://www.fema.gov/media-library/assets/documents/114402)

<sup>2</sup> *NFIP Proof of Loss*: [www.fema.gov/media-library/assets/documents/9343](http://www.fema.gov/media-library/assets/documents/9343)

### TIPS

Be sure to accurately describe how flood damages were caused by flooding and not other perils or previous wear/damage.

#### FOR EXAMPLE:

**DO NOT SAY:** My windows are damaged. Water is leaking into the house as a result.

**DO SAY:** Before the flood my windows were watertight. After the flood damaged my windows, the wood began to deteriorate, causing water to leak into my home.

Photograph and move water-damaged items outside to aid with clean up, but where possible don't have them hauled away (unless they present a

health risk) until after the adjuster sees them.

If you took steps to prevent damage before an imminent flood, such as buying sandbags or renting a storage space to protect your belongings, you may be eligible to receive up to \$1,000 reimbursement for those expenses. Save all receipts.

# Getting Disaster Assistance:

## Register for FEMA Individuals & Households Program Assistance



### DOCUMENT & REGISTER

#### HOW TO REGISTER

Online: [www.disasterassistance.gov](http://www.disasterassistance.gov)

By phone: 1-800-621-FEMA (3362)

In person at a Disaster Recovery Center<sup>1</sup>

#### REQUIRED REGISTRATION INFORMATION

- Social security number
- Contact information (address and phone for the damaged property & your current location)
- Financial information (total annual household pre-tax income, at the time of the disaster)
- Insurance information (types of coverages you have)
- Damage information (description of losses)
- Banking information (bank name, account type, account & routing number)



#### KEY TERMS

##### Presidential Disaster Declaration:

Dictates an area that qualifies for emergency federal governmental aid as a result of a catastrophe.

#### THE BASICS

For more information, see FEMA's *Individuals and Households Program Fact Sheet*<sup>2</sup>

FEMA's Individuals & Households Program (IHP) provides financial help and/or direct assistance to individuals and families for eligible disaster-caused needs not covered by insurance. Even if you do not have insurance, you may be eligible for assistance. Some types of assistance are dependent on the ability to qualify for a loan from the SBA.

#### TYPES OF ASSISTANCE MAY INCLUDE:

##### Housing

- Financial assistance (rental assistance, lodging expenses reimbursement, home repair or replacement assistance)
- Direct housing services (manufactured housing units, multi-family lease and repair, permanent or semi-permanent housing construction)

##### Other Needs Assistance

- Non-SBA dependent: assistance for medical, dental, childcare, funeral and other eligible misc. expenses
- SBA-dependent: assistance for repair/replacement of personal property, vehicle and transportation costs, and moving and storage expenses

#### APPLICANT ELIGIBILITY:

- U.S. citizen, non-citizen national, or qualified alien
- FEMA is able to verify identity
- Disaster-caused needs cannot be met by insurance or other forms of assistance
- Necessary expenses and serious needs are a direct result of the declared disaster

You can begin the application process as soon as the President makes a major disaster declaration for your state (*check [www.disasterassistance.gov](http://www.disasterassistance.gov) to see if a disaster has been declared for your area*). This application starts the consideration process for all types of FEMA assistance for which you are eligible—you do not need to create multiple applications.

Households may receive multiple types of assistance; FEMA will determine which are appropriate. If you disagree with FEMA's decision, you can appeal.

<sup>1</sup>FEMA Disaster Recovery Center Locator: <https://gateway.fema.gov/ESF6/DRCLocator>

<sup>2</sup>FEMA's *Individuals and Households Program Fact Sheet*: [www.fema.gov/ko/media-library/assets/documents/24945](http://www.fema.gov/ko/media-library/assets/documents/24945)

# Getting Disaster Assistance:

## Register for FEMA Individuals & Households Program Assistance (Continued)

Applying for federal disaster assistance is a process with several steps, and many times successful applications involve an initial denial as part of the process. If you are denied, it does not always mean that you are not eligible for or will not get assistance. Often, more information or corrected language is needed for your application to be considered.

**FEMA considers a denial to be the start of a conversation between themselves and the applicant. Do not be discouraged if you receive a denial during the process—appeals are part of the process and you may appeal ANY decision.**

### THE FINE PRINT

By law, FEMA cannot provide money to individuals or households for losses that are covered by insurance. You have up to 12 months from the date you registered with FEMA to submit your insurance information for review.

Housing repair/replacement assistance is designed to bring homes to a livable condition, not to bring them back to pre-disaster condition.

Only applicants who do not qualify for a loan from the SBA may be eligible for certain types of Other Needs Assistance (repair/replacement of personal property, vehicle and transportation, and moving and storage expenses) (see *SBA Disaster Loans section*).

IHP assistance is limited to a maximum of \$34K and a period of 18 months following the disaster declaration.

If you received financial assistance from FEMA in a past disaster and live in a Special Flood Hazard Area (SFHA), you are required to purchase and maintain flood insurance in order to be eligible for federal disaster assistance in the future.

## DAMAGE INSPECTION & NOTIFICATION PROCESS

### Documentation & Information to Have for Your Inspection

- Proof of ownership (homeowners only) and of primary residence (tax bill, mortgage statement, deed, lease, etc.)
- Proof you/your household occupied the home at the time of the disaster (utility bill, phone bill, pay stub, etc)
- Your family composition & how many lived in the home at the time of disaster
- Photo ID & contact information (phone & current mailing address)
- Insurance information (including auto)
- List of disaster-related damages--walk through all with inspector (*damaged caused by something other than the disaster will not be eligible for assistance*)

1. If you have insurance, contact your insurance agent(s) first. Then register with FEMA as soon as possible. You must register within 60 days of the disaster declaration.

2. An inspection date and time will be set for your home, generally within 7-10 days (*if you have insurance that may cover the damages, you may have to provide an insurance decision letter to FEMA first*). The inspector will document your damages onsite and provide you with a FEMA case number that you can use to track your case.

**DO NOT MISS YOUR INSPECTION.** If you can't be there, call and re-



schedule your appointment or ask another person age 18 or older to stand in for you. If someone is standing in for you, they should also have a letter or email from the homeowner that states why he/she cannot be on hand, how they know you, signature with date, and contact information.

3. Generally within about 10 days of the inspector's visit, you will receive a notification letter from FEMA:

- If FEMA determines you are eligible for assistance, you will receive check or transfer to your bank account, and a letter will explain what the funds can be used for (*use funds only as directed*).
- If FEMA needs more information from you, the letter will indicate what you need to submit.
- If FEMA determines you are eligible, the letter will give the reason for the decision and your rights to appeal.
- If referred to the SBA for the SBA Disaster Loans Program, you may receive an SBA application or the SBA may contact you. It is important to complete the loan application; being evaluated for SBA loan eligibility is a necessary step in the process to determine if you may be eligible for other types of assistance.

For more information, visit: [www.fema.gov/grants-assistance-programs-individuals](http://www.fema.gov/grants-assistance-programs-individuals)

# Getting Disaster Assistance:

## Register for FEMA Individuals & Households Program Assistance (Continued)



### TIPS

If you have disaster-caused damages but your county has not been declared, continue to check [disasterassistance.gov](https://disasterassistance.gov) as it may be added in the future. You can also contact your state emergency management office to see if other assistance is being offered.

Inspectors make many, many house visits every day. Anything you can do to make their job easier will be to your benefit. Inspections typically take between 20-45 mins.

- ❑ Make sure your house number is clearly visible from the road.
- ❑ Provide good contact information. If you do not have a phone, give your neighbor's phone number or the number of someone who can alert you if the inspector is trying to reach you.
- ❑ Take photos of all damages. The inspector's photos will not be as comprehensive as yours. These photos may be useful in the initial decision or in a subsequent appeal.
- ❑ Remember that no decision will be made onsite.

If FEMA does not know about it, they cannot reimburse you for it. Discuss all your losses and concerns with your inspector, not just house damages.

Depending on your situation, some types of disaster-caused losses that may be eligible for Other Needs Assistance may include:

- ❑ Vehicle or means of transportation
- ❑ Appliances
- ❑ Medical or dental expenses
- ❑ Work-related tools or supplies

Protect yourself from disaster-related fraud.

- ❑ FEMA and SBA staff NEVER ask for money from those affected by a disaster.
- ❑ Beware of anyone claiming to be from FEMA or the state who asks for your Social Security number, bank account number or other sensitive information. If you have any doubts, do not give out information and file a report with the police.
- ❑ If you have inspectors come to your home, be sure to ask for identification—federal and state representatives carry photo ID.
- ❑ If you suspect fraud, call the Disaster Fraud Hotline at 866-720-5721.

# Getting Disaster Assistance:

## Appealing a FEMA Disaster Assistance Decision

### APPEAL PROCESS

Be prepared to be very engaged in your FEMA application process. Follow up and call proactively if you have unmet needs, outstanding questions or are awaiting a decision.

If you are denied, or have unmet needs your assistance does not cover, know that you may appeal any decision FEMA makes about what types and amounts of disaster assistance you qualify for.

FEMA considers a denial to be the start of conversation between FEMA and the applicant, not the end of the process. A denial doesn't necessarily mean that you aren't eligible or won't receive assistance; often more or corrected information is what's needed for FEMA to make a determination. Frequently this is proof of a denied claim or insufficient funds from your insurance company.

Federal disaster assistance can be an extremely valuable tool for your recovery; proactively engaging with the process can help you access the fullest extent of the resources for which you are eligible.

### BEFORE YOU APPEAL

**Contact your insurance company.** By law FEMA cannot provide money for losses that are covered by insurance. This means FEMA cannot consider an application without the appropriate insurance information.

**Maintain several copies of all documents.** Documents get lost easily. Keep duplicates in the event you need to send them again.

**Request your file from FEMA.<sup>1</sup>** This will show what information they used to make their decision.

**Be timely.** You have 60 days from the date of decision to respond. Work within this timeline.

**Review the Presidential Disaster Declaration Announcement.** Refer to the language used in the declaration when describing how the event damaged your property in your application or appeal. You can find it at [www.fema.gov/disasters](http://www.fema.gov/disasters) or [www.disasterassistance.gov](http://www.disasterassistance.gov).

National Disaster Legal Aid has an interactive FEMA appeals tool<sup>2</sup> that will generate a FEMA file request and appeal letter for you based on your answers to a series of questions. If not using the interactive tool, following are tips on what to include when writing your appeal letter.

### What to Include in Your Appeal:

1. Letter to FEMA
  - FEMA registration number AND Presidential Disaster Number
  - Last four digits of SSN
  - Birth date & place of birth
  - Full name on all pages
  - Address of property affected by the disaster
  - Contact information
  - Complete details about concerns and justification for the appeal
  - Signature, date
    - \*If this letter is written by someone other than the applicant, include the writer's name, address, phone number, and relation to the applicant, plus a signed statement from the applicant giving their consent. The writer must also sign the letter.
2. Copy of State ID
3. Documentation to verify justification for appeal, such as:
  - 2 – 3 Contractor estimates (copies): on letterhead, signed by contractor, specifying disaster-caused damages; line by line breakdown of damages and repair costs; verifiable phone number

### KEEP IN MIND

Use the language of the Presidential Disaster Declaration in your appeal letter. For example, if the disaster event that caused the damage is a flood, for each instance of damage in your letter, very clearly state how the flood caused it.

Make sure all information is correct. Check for spelling errors.

Make sure the name of the applicant is listed correctly on all supporting documents. For example, having your married name on your mortgage and your birth name on your ID could create challenges in processing your application.

<sup>1</sup>For information on how to request your file, visit [www.fema.gov/individual-disaster-assistance](http://www.fema.gov/individual-disaster-assistance)

<sup>2</sup>National Disaster Legal Aid FEMA Appeal Tool: [www.disasterlegalaid.org/legalhelp/item.5466-Appeal\\_Your\\_FEMA\\_Decision](http://www.disasterlegalaid.org/legalhelp/item.5466-Appeal_Your_FEMA_Decision)

# Getting Disaster Assistance:

## Appealing a FEMA Disaster Assistance Decision (Continued)

### SAMPLE APPEAL LETTER

USE: Sample letter can be used to appeal a FEMA decision regarding your application for federal assistance. A FEMA decision appeal must be in writing and postmarked within 60 days of the decision letter's date.

SAMPLE: Letter of Appeal

Name of Applicant  
Address of Applicant  
FEMA Registration Number:

Date:

Mail to: FEMA-Individuals and  
Households Programs National  
Processing Service Center  
P. O. Box 10055  
Hyattsville, MD 20782-7055  
Fax to: (800) 827-8112

Attention: FEMA – Individuals and Households Programs

Dear FEMA:

This letter is to appeal your decision and request a review of my case. My appeal relates to (check all that apply):

- Eligibility
- The amount or type of assistance
- Late application
- Request to return money
- Continued assistance

[Clearly explain in writing why the decision about the amount or type of assistance you received is not correct. For example--

- Damage repair costs are more than what insurance will cover
- Additional disaster-caused damage has since been identified that was missed during the initial inspection
- Contractors estimate repair costs to be higher than initial FEMA assistance

Describe how the damages were specifically caused by the disaster, and attach supporting documentation--contractor estimates, photos, etc.--to verify the reason for your appeal. Include copy of state-issued ID].

Thank you for your consideration.

Name of Applicant  
Signature of Applicant

### AFTER YOU APPEAL

Maintain copies of your original documents in case you need to re-submit at a later point.

Be proactive in following up and asking questions. Prepare to invest time and energy in the process.

Keep records of your communications with FEMA officials as well as their names and contact information; this can be helpful for follow up.

Go to places or events where FEMA staff are present. After a disaster, FEMA will often set up Disaster Recovery Centers in public locations. Working through the application and appeal process with them in person can be very helpful.

# Getting Disaster Assistance:

## Applying for SBA Disaster Home & Property Loans



### DOCUMENT & APPLY

#### HOW TO APPLY

**Online:** [www.disasterloan.sba.gov/ela/](http://www.disasterloan.sba.gov/ela/)

**By mail:**

US Small Business Administration  
Processing & Disbursement Center  
14925 Kingsport Rd | Ft. Worth, TX 76155-2243

**In person at a Disaster Recovery Center**

**Contact SBA:** [www.sba.gov/disaster](http://www.sba.gov/disaster)  
1-(800) 659-2955 | TTY: 1-800-877-8339  
[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

#### REQUIRED INFORMATION

- Contact information
- Social security numbers
- FEMA registration number
- Housing information
- Insurance information
- Disaster damage information
- Financial information (income, assets, debts)



#### KEY TERMS

**Loan:** the lending of money to a borrower that must be repaid and is provided at a cost, known as interest.

**Interest rate:** a percentage of a loan that must be repaid on top of the original loan amount.

**Collateral:** a borrower's property that is promised to the lender for the duration of the loan period in case the borrower does not repay the loan.

#### THE BASICS

The SBA Disaster Home & Property Loans program provides low interest, long term loans to eligible homeowners and renters to repair or replace the primary residence and personal property damaged by a disaster.

- Homeowners and individual unit owners may apply to borrow up to \$200,000 to repair or replace their primary residence to its pre-disaster condition. A homeowners association may apply to SBA for up to \$2 million to repair damages to common areas.
- Renters and homeowners may borrow up to \$40,000 to replace or repair personal property—such as clothing, furniture, cars and appliances—damaged or destroyed in a disaster.

SBP loan amounts, terms and interest rates are determined by a combination of factors, including your credit review, your ability to obtain credit elsewhere, the amount of property loss, and insurance settlements or other payouts you've received.

In some cases, SBA may be able to refinance all or part of a previous mortgage.

#### THE FINE PRINT

- Cannot be used for secondary homes, but rental units may qualify for a business disaster loan.
- Cannot be used to upgrade homes unless required by local building code. Improvements that help prevent the risk of future property damage by a similar disaster may be eligible for up to a 20% loan amount increase.

# Getting Disaster Assistance:

## Applying for SBA Disaster Home & Property Loans (Continued)

- Unlike FEMA grants, SBA programs are loans and therefore must be paid back. Interest rates for homeowners and renters unable to obtain credit elsewhere won't exceed 4%, and loans are offered with up to 30-year terms in many cases.

### THE APPLICATION PROCESS

1. Register with FEMA to obtain a registration number.
2. FEMA will refer eligible applicants to the SBA to apply for a disaster loan.
3. Apply for an SBA loan by submitting a completed loan application and a signed and dated IRS Form 4506-T giving permission for the IRS to provide SBA your tax return information.

4. SBA will review your credit before sending an inspector to your home to verify disaster-related damages.

5. A loan officer will determine your possible loan amount, taking into consideration insurance or other settlements. The general timeline is to arrive at a loan decision is within 4 weeks. If approved, SBA will prepare and send loan documents to you for your signature. You are not obligated to accept the loan, but declining the loan will not make you eligible for SBA-dependent Other Needs Assistance.

6. If you are denied a loan, you have two opportunities to request a reconsideration: first, within 6 months of the first notification, and second within 30 days of the second notification. Additional documentation will almost always help your case.



## TIPS

- If referred to SBA by FEMA, do not wait for an insurance settlement before completing the loan application. Loan amounts can be adjusted later.
- If referred, you must complete loan application in order for FEMA to determine if you may qualify for certain types of Other Needs Assistance.

*For more information, visit: <https://disasterloan.sba.gov/ela/Information/HomePersonalPropertyLoans>*