Disaster Assistance Frequently Asked Questions

Question of the Day

- How do I get back in touch with the Mobile Home/Travel Trailer people? I have talked to them several times, but don't have a number to call them back.
- Someone from FEMA has been calling, but I always seem to miss the call. What is going to happen next to allow me to get some financial assistance for the damage to my home and personal property?
- Will FEMA provide additional rental assistance beyond the initial assistance period if I still cannot return to my home?
- If I receive an automated call from FEMA informing me that I don't need an inspection how should I respond to a later call from an inspector asking to set up an inspection appointment?

Applying for Assistance:

- I heard a report on the news that I may be eligible for $2,000 in expedited assistance as a result of Hurricane Wilma. How do I apply for this assistance?
- How do I apply for disaster help?

After You Apply:

- What happens after I apply for disaster assistance?
- Two weeks ago I mailed in documents FEMA had asked for. When I called the Helpline, the service representative said the documents were not in my file. What should I do?

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Employment Issues:

- 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?
- I have not been able to work since the hurricane hit. My employer says that I still have a job, but I am not drawing a paycheck. Does FEMA pay for lost wages?
Farm / Agricultural Damages:

I had damages to my farm or ranch. Can FEMA help me?

FEMA Assistance

- I heard that FEMA is calling people to provide additional assistance because of damaged property. Should I expect to receive a call?
- I was told that FEMA would reimburse me up to $800 for the purchase of generator, is that true?
- How do I get into the FEMA Short Term Lodging Program?
- When am I going to get my assistance from FEMA? The American Red Cross is not going to continue to pay my hotel room and they told me to call you.
- My electronic fund transfer (EFT) information was changed so that I would receive the $2000 Expedited Assistance award on a debit card. How will I receive any future assistance - through an EFT to my bank or will it again be on a debit card?
- I recently received a FEMA Expedited Assistance check/electronic funds transfer in the amount of $2000. I do not believe the damages I sustained warranted a $2000 award. How can I return the unused portion?
- I have received multiple U S Treasury Checks. How will I know which check is meant for my disaster-recovery?
- I have received my funds for disaster assistance. Do I have to use these funds in a certain amount of time?

Inspections:

- Why would the FEMA inspector take photos of the undamaged areas of my home and not the damaged area?
- When will a FEMA inspector come to look at the damages to my home and personal property?
- How will FEMA handle payment for my personal property when the inspector has not been to my home? I cannot go to my home and the landlord plans to throw all my things away.
- I was contacted by an inspector and told that I needed to meet him/her at my damaged home. I am temporarily residing out of state. Am I required to travel back to my damaged home? If so, what types of assistance are available to assist me in my travel expenses to and from my damaged dwelling?
- The inspector told me I was going to get money from FEMA. However, I got a letter from FEMA stating that I was not eligible. Which is correct?
- My Inspector called me and I missed the call. How do I contact the inspector?

Insurance:

- I have insurance and filed a claim with my insurance agent, but I don't have a place to live. Is there any help for me?
- I have received a settlement from my insurance company and it is not enough to cover my losses. What should I do now?
- Are insurance deductibles covered under FEMA’s programs?
- What documents does FEMA want from my insurance company?
- Do I have to file a claim with my insurance company since I have to pay a deductible? Why can't FEMA just help me?
- My insurance company told me it would be weeks before they come to see my damages. Can FEMA help?

Process Questions:

- I called yesterday and completed a registration. When I called today, I was told my application is not in the system. Do I need to register again?
- I applied online through the FEMA.gov website. When I went to check my status, my information was not available. Do I need to register again?
- I called to update my application and was told by the FEMA Rep that my application was in the incomplete file. Why was my application not completed when I initially registered?
- Does it take longer for my FEMA application to process if I apply online?
- I have damages from Hurricane Katrina and would like to register for assistance. When I called to register I was told that I needed to have a Social Security Number. Can I get assistance without having a Social Security number?
- 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?
- How long does it take to get help from FEMA?
- I applied for disaster assistance two weeks ago and haven't heard from anyone. I keep calling the 1-800-621-3362 number, but I get a busy signal. What should I do?
I received my check for rental assistance, but there are no places to rent. I didn't receive enough money from FEMA to meet all my needs. What do I do now? I have a new telephone number. How do I update my application?

Road and Bridge Damages:

- My home is not damaged, however a public road and / or bridge has been damaged and preventing access to my home. Can FEMA help me?
- If I own the bridge and / or road that is damaged, should I apply for assistance?
- What if I share ownership and responsibility for the road and / or bridge with other families, do they all need to register?

Small Business Administration (SBA):

- Why am I being referred to the SBA?
- Does the SBA make loans to individual or just businesses?
- How do I reach the SBA Hotline?

Travel Trailer/Mobile Home:

- When am I going to get the Travel Trailer / Mobile Home that I registered for?
- I received a call from a FEMA representative who completed a pre-placement interview (PPI) with me. I was told to notify the individual if my situation changed. How can I get back in touch with the individual who completed the PPI with me?
- I understand that FEMA has a travel trailer program. How do I get one?
- How do I Get a Travel Trailer or a Mobile Home?
- How long can I use the travel trailer/mobile home?
- My family is too large for a travel trailer/mobile home. What do we do?
- Can I have a ramp built for a travel trailer/mobile home?
- A storm damaged the Travel Trailer that FEMA provided me. What should I do?

General Questions:

- I am currently housing Hurricane Katrina Evacuees in my home. Will I be eligible for any compensation in order to address my increased expenses?
- I am a displaced college student. Will I be able to get FEMA assistance to address my schooling needs?
- I have heard that FEMA will be providing storage containers for those who are evacuated.
- My vacation/secondary home was damaged. Can I get any help?
- Will FEMA help me pay my utility bills?
- I lost my food because of the power outage; will I be reimbursed for it?
- I purchased a generator. Will I be reimbursed?
- Does disaster help have to be repaid?
- FEMA told me to send in my receipts. What is the mailing address?
- I got a check from FEMA. What can I use the money for?
- Can I get more information about disaster assistance in the Internet?
- I have a lot of damage but I received a letter from FEMA stating I am getting "$0". How come?

Questions of the Day:

How do I get back in touch with the Mobile Home/Travel Trailer people? I have talked to them several times, but don't have a number to call them back.

We do not have a direct contact number we can provide. They are working as quickly as they can and if you are determined to be eligible for review for placement into a FEMA Mobile Home or Travel Trailer, someone will contact you.

Someone from FEMA has been calling, but I always seem to miss the call. What is going to happen next to allow me to
get some financial assistance for the damage to my home and personal property?

FEMA has begun a callout program to people who live in the hardest hit areas of Louisiana and Mississippi. FEMA identified the Louisiana parishes of Jefferson, Orleans, Plaquemines, St. Tammany, and St. Bernard and the Mississippi coastal counties of Hancock, Harrison, and Jackson as having the heaviest damage, so calls are being placed to some FEMA applicants within these areas where the flooding was heaviest.

If your application shows that you lived in one of those areas and reported flood damage, you should receive a call soon. This call will be a short interview and review of your case. The interviewer will update your case file as needed. The interview will be used to gather details of your current housing situation, future housing plans, and ask you about any interest you may have in FEMA's Mobile Home or Travel Trailer Program.

At this time there is no way to connect you to them through FEMA's regular helpline or call them directly, but if they have tried unsuccessfully to reach you, your case will be placed in a queue for further contact attempts.

Will FEMA provide additional rental assistance beyond the initial assistance period if I still cannot return to my home?

Rental assistance can be provided for a period of up to 18 months while you are working to accomplish your permanent housing plan. To make an initial request for additional rental assistance, send a letter explaining your continuing need and provide rent receipts or other documents to show you have exhausted your initial rental assistance.

If I receive an automated call from FEMA informing me that I don't need an inspection how should I respond to a later call from an inspector asking to set up an inspection appointment?

You may have already received an automated call informing you a physical inspection of your property was not necessary. When the dialogue in the automated call was updated, it included additional factors that then qualified individuals for physical inspections.

If a FEMA inspector determines that an actual inspection can be accomplished and calls to schedule one, it is important to respond to the call from the inspector. This may provide a quicker resolve to having specific needs met.

FEMA inspectors all carry identification to show that they are FEMA Inspectors. It is a good idea to make sure to view this identification. If there is any suspicion of fraud, FEMA has a fraud detection hotline at 800-323-8603.

Applying for Assistance:

I heard a report on the news that I may be eligible for $2,000 in expedited assistance as a result of Hurricane Wilma. How do I apply for this assistance?

A decision to implement Expedited Assistance is determined based on careful consideration of conditions and resources available after the event, and will not be activated for Hurricane Wilma.
How do I apply for disaster help?

If you live in a disaster area declared by the President and need disaster help or apply online using the Online Individual Assistance Center and the screens will prompt you through the process. You may also register by calling 1-800-621-FEMA (3362) (hearing/speech impaired ONLY—Call TTY: 1-800-462-7585). If you get a busy signal when you call the toll-free number try calling in the evening after 10:00 p.m. or on the weekends when fewer people are trying to call.

When you apply you should have a pen and paper available to write down important phone contacts. You will need your social security number, current and pre-disaster address, phone numbers, type of insurance coverage, total household annual income, and a routing and account number from your bank if you want to have disaster assistance funds transferred directly into your bank account. If you do not have your bank routing number you can find it on the Federal Reserve Financial Services website.

After You Apply:

What happens after I apply for disaster assistance?

FEMA will mail you a copy of your 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 are damaged and you do not have insurance an inspector should contact you within 10 to 14 days after you apply to schedule a time to meet you at your damaged home. In areas where access is still severely limited, it may take longer for an inspection.
- 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 a 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.

Two weeks ago I mailed in documents FEMA had asked for. When I called the Helpline, the service representative said the documents were not in my file. What should I do?

Please be sure to keep your phone number and mailing address current in our records. FEMA has implemented new technology to help inform you that we have received your documents. You will be contacted via a recorded message informing you that FEMA has received your documents. We advise that you please be patient and wait to receive the recorded message rather than calling the FEMA Helpline number and/or re-mailing or re-faxing the documentation since the automated message will contact you just as soon as your documents have been placed in your file. You can also check if documents have been received using the Online Individual Assistance Center.

Please remember that when you mail or fax documents to FEMA, it is very important to include your name, your social security number, the disaster number and your registration ID number on all paperwork. This
will speed handling and assure that the documents are placed in the correct file. The numbers can be found on the cover page that is included with all FEMA correspondence in the upper left hand corner of any letter FEMA sends you.

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**Citizenship:**

**What are FEMA's citizenship/immigration requirements?**

- You must be a U.S. Citizen, Non-Citizen National, or a Qualified Alien in order to be eligible for FEMA cash assistance programs: Individuals and Households Program Assistance and Disaster Unemployment Assistance.
- A Qualified Alien includes anyone with legal permanent residence (green card).
- You will be asked to sign a Declaration and Release (FEMA Form 90-69 B) that you are a U.S. Citizen, Non-Citizen National, or a Qualified Alien.
- If you cannot sign the Declaration and Release, another adult household member who is eligible can sign it and no information regarding your status will be gathered.
- If you cannot sign the Declaration and Release but you have a minor child who is a U.S. Citizen or a Qualified Alien residing with you, you can apply for assistance on your child's behalf and no information regarding your status will be gathered. You will be asked to sign a declaration that your child is a U.S. Citizen, Non-Citizen National, or a Qualified Alien.
- You do not have to be a U.S. Citizen or a Qualified Alien for Crisis Counseling or Disaster Legal Services or for other short-term, non-cash emergency assistance.

**If I am an undocumented immigrant, am I eligible for assistance for disaster-related needs?**

- Yes, you may be eligible under many different programs run by state and local agencies and voluntary agencies for various types of cash assistance.

**If I am an undocumented immigrant, am I eligible for any assistance from FEMA?**

- You may be eligible for short-term, non-cash, emergency aid provided by FEMA.
- You will not be personally eligible for FEMA cash assistance programs (Individuals and Households Program Assistance); however, you may apply on behalf of your U.S. citizen child, or another adult household member may qualify the household for assistance.
- Even if you or your family does not qualify for FEMA cash assistance (Individuals and Households Program Assistance), please call FEMA at 1-800-621-3362 or 1-800-462-7585 (TTY for hearing/speech-impaired) for information and to be referred to other programs that can assist you regardless of your immigration status.

**If I am an undocumented immigrant, can I apply on behalf of my child who was born in the United States?**

- You can apply on behalf of your minor child (under 18 years of age) for FEMA cash assistance (Individuals and Households Program Assistance) if you live together.
- You will not have to provide any information on your immigration status or sign any documents regarding your status.

**Do I need a Social Security Number to register for FEMA cash assistance (Individual and Households Program Assistance)?**

- If you are applying on your minor child's behalf, you should provide his/her Social Security Number.

**If I have a Social Security Number, am I eligible for FEMA cash assistance (Individuals and Households Program Assistance) as a "Qualified Alien"?**

- Not necessarily, because having a Social Security Number does not automatically mean that you are a Qualified Alien. You may be legally present in the U.S. and have a Social Security Number, but not be a Qualified Alien.
**Disaster Recovery Centers:**

**What is a Disaster Recovery Center and what services do they provide?**

A Disaster Recovery Center (DRC) is a readily accessible facility or mobile office where applicants may go for information about FEMA or other disaster assistance programs, or for questions related to your case.

NOTE: You can register for assistance at a DRC or use the Online Individual Assistance Center or by calling 1-800-621-FEMA (3362) (hearing/speech impaired ONLY-Call TTY: 1-800-462-7585).

Some of the services that a DRC may provide:

- Guidance regarding disaster recovery
- Clarification of any written correspondence received
- Housing Assistance and Rental Resource information
- Answers to questions, resolution to problems and referrals to agencies that may provide further assistance
- Status of applications being processed by FEMA.
- SBA program information if there is a SBA Representative at the Disaster Recovery Center site.

**Eligibility Criteria:**

**Will victims of Hurricane Wilma be eligible for the same assistance benefits as victims of Hurricanes Katrina and Rita?**

Generally, yes, most disaster declarations include programs such as Individual & Households Program, Small Business Administration, Other Needs Assistance Program, etc.; however, a decision to implement Expedited Assistance for a disaster is determined based on careful consideration of various conditions and factors. A similar review was conducted for the Hurricane Wilma disaster, which resulted in the decision that Expedited Assistance will not be activated for Hurricane Wilma.

**Employment Issues:**

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?

No. FEMA is not authorized to make such payments. 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. The DUA program covers most people affected by a disaster, including many who do not normally qualify for regular unemployment aid. Also, be sure to speak to your lender or landlord and explain your circumstances. Special arrangements can often be made.
I have not been able to work since the hurricane hit. My employer says that I still have a job, but I am not drawing a paycheck. Does FEMA pay for lost wages?

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.

Farm / Agricultural Damages:

I had damages to my farm or ranch. Can FEMA help me?

If you sustained damages to your home or personal property, you should apply with FEMA for assistance. If you had damages to your crops, livestock, farm equipment, barns, dairy, etc., you should contact your local Farm Services Agency office to inquire about the USDA's disaster assistance program.

FEMA Assistance

How do I get into the FEMA Short Term Lodging Program?

The Program that the American Red Cross carried out on behalf of the federal government transitioned to the Federal Emergency Management Agency (FEMA) on Oct. 25, 2005, as planned. If you were already participating in the American Red Cross Program you will continue to be covered under the FEMA Short-Term Lodging Program, and should experience no significant change. The Red Cross Program was established to provide immediate housing for people who could not return to their homes and could not otherwise find housing; however, it is not intended as a long-term housing solution. Those needing short-term lodging should continue to contact Red Cross. After evaluation, the Red Cross will refer and/or extend your stay as necessary.

When am I going to get my assistance from FEMA? The American Red Cross is not going to continue to pay my hotel room and they told me to call you.

What did the hotel advise you about continuing your stay there? See the answers below: You may also contact the FEMA Helpline at (800) 621-3362 or access your file online at the Individual Assistance Center to determine the status of your application.

1. If the hotel notified you that there will be a transition from the American Red Cross to FEMA starting the week of October 24, 2005: There is an accounting change going on between the hotels, FEMA and the American Red Cross, which should not immediately affect most individual’s ability to remain. Please check with your hotel to confirm that they have your information on file and that your stay is not being impacted by this change. Beginning October 24, FEMA will be taking over where the American Red Cross left off and will continue to reimburse hotels, but will also be working to help evacuees with assistance to move out of hotels and into a better longer term housing solution, like an apartment.

2. If the hotel notified that you will need to move or begin paying your bill directly to them, then: You may contact the FEMA Helpline at (800) 621-3362 or access your file online at the Individual Assistance Center to see if you will be receiving FEMA financial assistance. If you qualify for financial assistance, then these funds may be used towards paying your hotel bill. You may fax or mail any hotel receipts that you paid before you received American Red Cross assistance to FEMA. Once received, we will review for possible lodging expenses reimbursement.
I was told that FEMA would reimburse me up to $800 for the purchase of generator, is that true?

FEMA reviews requests for reimbursement of the cost of a generator on a case-by-case basis. The maximum eligible reimbursable amount is based on a determination of the median cost of a generator sufficient to power an average-sized home. You will not be eligible for reimbursement if you purchased the generator after your power was restored.

I heard that FEMA is calling people to provide additional assistance because of damaged property. Should I expect to receive a call?

FEMA has begun a callout program to people who live in the hardest hit areas of Louisiana (Jefferson, Orleans, Plaquemines, St. Tammany and St. Bernard parishes) and Mississippi (Hancock, Harrison and Jackson counties.) If you resided in one of those areas and you reported flood damage, you should be receiving a call. Please allow up to 2 weeks to receive your call.

If called, you can expect a short interview and review of your case. The interviewer will update your case file if needed and advise you of any award decision that has been made. The interview will gather details of your current housing situation, future housing plans, and ask if you have any interest in FEMA's Mobile Home or Travel Trailer Program.

My electronic fund transfer (EFT) information was changed so that I would receive the $2000 Expedited Assistance award on a debit card. How will I receive any future assistance - through an EFT to my bank or will it again be on a debit card?

If awarded additional funds, they will be deposited into the EFT account we currently have on file or reloaded onto the debit card. If you prefer to have a Treasury check mailed to you, or have it deposited into a different account, you will need to contact us at FEMA's Helpline number. The debit cards distributed in TX for Expedited Assistance were part of a limited pilot program which has now ended.

I recently received a FEMA Expedited Assistance check/electronic funds transfer in the amount of $2000. I do not believe the damages I sustained warranted a $2000 award. How can I return the unused portion?

You received Expedited Assistance because your home is located in an area heavily damaged by the recent disaster. The $2000 should be used to address your disaster-related needs.

If you believe the funds were sent to you in error, or you would like to return any unused portion of the award, please send your personal check or money order to:

FEMA LOCKBOX - (Bank Processing Center)  
BANK OF AMERICA  
PO BOX 198355  
ATLANTA GEORGIA 30384 - 8355  

If returning the actual Treasury check, send to:  
Department of Treasury  
P.O. Box 149058  
Austin, TX 78741-9058
I have received multiple U.S. Treasury Checks. How will I know which check is meant for my disaster-recovery?

The US Treasury checks associated with FEMA assistance will have Disaster Assistance identified on the lower left hand corner of the check.

I have received my funds for disaster assistance. Do I have to use these funds in a certain amount of time?

The funds you receive for disaster assistance do not have to be spent within a set time frame. However, if you receive disaster assistance in the form of a check, please be advised the check is good for only 12 months. Furthermore, FEMA may audit the use of disaster assistance funds provided to you at any time within three years.

Inspections:

Why would the FEMA inspector take photos of the undamaged areas of my home and not the damaged area?

The inspector usually looks at the damaged areas of the home and records that information in the computer as part of the inspection process. There may be times when photos of the undamaged areas are helpful in regards to the overall safety and livability of the home.

If you have received a letter from FEMA with a decision and are not satisfied with the decision, follow the appeals process as outlined in the letter.

If you have not yet received a decision, you will receive a letter explaining the details about your eligibility and award. Please review the letter carefully and if you have any questions call FEMA at 1-800-621-3362 or if you do not agree with the decision follow the appeals process as outlined in the letter.

When will a FEMA inspector come to look at the damages to my home and personal property?

Prior instructions I received from FEMA indicated the inspector would call, but it has been a while and I have not received contact from an inspector to schedule an inspection.

If you lived in the worst-hit Louisiana parishes of Orleans, St. Tammany, St. Bernard, Jefferson, or Plaquemines or the Mississippi counties of Hancock, Harrison, or Jackson: If you have registered with FEMA and reported damages to your primary residence you should be contacted by an inspector within 30 days. Some neighborhoods will not require a traditional inspection. If an inspection of your damaged property is not required, then you should expect to receive a letter in the mail within the next few weeks, which will provide your application status. In some cases, depending on insurance coverage and damage type, you will be requested to send in your insurance settlement information.

If you lived anywhere else affected by the hurricanes: FEMA inspectors are currently performing inspections in your area. If you have registered with FEMA and reported damages to your primary residence you should be contacted by an inspector within 30 days. In some cases, depending on insurance coverage and damage type, you will be requested your insurance settlement information before receiving an inspection.

How will FEMA handle payment for my personal property when the inspector has not been to my home? I cannot go to my home and the landlord plans to throw all my things away.

Financial assistance to repair or replace damaged personal property is limited to items or services that help prevent or overcome a disaster-related hardship. FEMA will not pay to return or replace your personal...
property to its condition before the disaster. FEMA is making every effort to dispatch inspectors to verify damage.

If you resided in an identified high-impact area (The Louisiana Parishes of Jefferson, Orleans, Plaquemines, St. Bernard, St. Tammany; the Mississippi counties of Hancock, Harrison, and Jackson) FEMA has alternate processes in place for determining damage even if the property remains inaccessible. Residents from these areas will be receiving an award letter in the next few weeks.

If you feel your tenant rights are being jeopardized FEMA advises that you contact your property owner and discuss your circumstances. If you are not able to reach an agreement with your property owner or property manager, free legal assistance may be available to you under FEMA's Disaster Legal Services program by contacting the American Bar Association at (800) 310-7030.

I was contacted by an inspector and told that I needed to meet him/her at my damaged home. I am temporarily residing out of state. Am I required to travel back to my damaged home? If so, what types of assistance are available to assist me in my travel expenses to and from my damaged dwelling?

It is not required that you be present for the inspection. You can make arrangements with the inspector for someone else to accompany the inspector in your absence, either a relative or friend over 18 years of age, or a FEMA Community Relations representative. Please be sure your phone/contact information is current.

The inspector told me I was going to get money from FEMA. However, I got a letter from FEMA stating that I was not eligible. Which is correct?

The letter is correct. The inspectors are FEMA contractors and are not authorized to comment on eligibility matters.

My Inspector called me and I missed the call. How do I contact the inspector?

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.

Insurance:

I have insurance and filed a claim with my insurance agent, but I don't have a place to live. Is there any help for me?

FEMA cannot duplicate assistance from your insurance company. If you still have serious unmet needs after receiving your insurance settlement, FEMA may be able to provide assistance. If you are unable to locate a place to rent you, can visit a local Disaster Recovery Center (DRC) or call FEMA's Helpline at 1-800-621-FEMA (3362) to get the list of rental resources in your area.

I have received a settlement from my insurance company and it is not enough to cover my losses. What should I do now?
FEMA recommends the following: Read over your settlement documents carefully and be sure you understand your policy. If you believe a mistake has been made, contact your insurance agent. If you are still not satisfied, your agent can tell you how to contest the settlement. Next, call FEMA at 1-800-621-FEMA. FEMA and other agencies may be able to help cover those losses that are uninsured and otherwise eligible.

Are insurance deductibles covered under FEMA's programs?

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

What documents does FEMA want from my insurance company?

If you apply for help from FEMA because your insurance does not cover all of your disaster related needs, you need to write a letter to FEMA explaining your situation and include a copy of a settlement or denial letter from your insurance company. FEMA cannot duplicate any insurance coverage.

Do I have to file a claim with my insurance company since I have to pay a deductible? Why can't FEMA just help me?

FEMA cannot give you money for items that your insurance covers, (this would be considered a duplication of benefits) but we may be able to help with uncompensated losses or unmet needs not covered by your insurance company. If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. If you do not file a claim with your insurance company FEMA help may be limited.

My insurance company told me it would be weeks before they come to see my damages. Can FEMA help?

If a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim you may be eligible for an insurance advancement from FEMA. These funds are considered a loan and must be repaid to FEMA once you receive your settlement from your insurance company. Contact FEMA if your insurance settlement is delayed. FEMA will send you a Request for Advancement and Signature letter. You must complete and return this letter before FEMA can evaluate your request for assistance.

Process Questions:

I called yesterday and completed a registration. When I called today, I was told my application is not in the system. Do I need to register again?

No. If you have already registered you do not need to register again. Please wait 48 hours for your registration to be available in the system. Also, you will receive additional information in the mail regarding your application, along with additional referral information for your area. Completing multiple registrations may actually delay processing and receipt of assistance.

I applied online through the FEMA.gov website. When I went to check my status, my information was not available. Do I need to register again?

No. Due to the large numbers of affected individuals, it may take up to 24 hours for your information to show in the system. If after 24 hours your registration still does not appear in the system, contact FEMA's Technical Helpdesk.

I called to update my application and was told by the FEMA Rep that my application was in the incomplete file. Why was my application not completed when I initially registered?

Incomplete applications occur when critical information, such as your social security number or contact
number, is missing. Once all critical information is entered into our system, the application should be complete.

Does it take longer for my FEMA application to process if I apply online?

No. All completed registrations will be processed as received. However, 24 hours after registration you should be able to access the online application without delay. At times it is difficult to get through to our 800 # when call volume is high.

I have damages from Hurricane Katrina and would like to register for assistance. When I called to register I was told that I needed to have a Social Security Number. Can I get assistance without having a Social Security number?

A social security number is required to receive disaster assistance. A household may register for assistance using the social security number of any household member provided they were part of the household at the time of the disaster, including that of a minor.

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?

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 of your Applicant's Guide.

How long does it take to get help from FEMA?

If you have damage to your home or its contents and you are uninsured or you have suffered damage due to a flood, a FEMA inspector will contact you within 14 days of applying, to set up an appointment to assess your disaster damages. Typically, within about 10 days after the inspection, if FEMA determines that you qualify for help, you will receive a direct deposit in your bank account or a check in the mail.

In areas where there is limited access to properties for inspectors it may take longer for an inspection. However, FEMA has implemented an expedited assistance process, providing households with $2000 in assistance prior to a completed inspection.

I applied for disaster assistance two weeks ago and haven't heard from anyone. I keep calling the 1-800-621-3362 number, but I get a busy signal. Is there another way to follow up on my claim?

If you have access to the internet, you may want to consider checking the status of your case online. Go to the Online Individual Assistance Center and follow the instructions for accessing your account information. Another option is to visit a Disaster Recovery Center in your area if there is one.

I received my check for rental assistance, but there are no places to rent.

If you are eligible for housing assistance from FEMA but are unable to find a rental house or apartment within a reasonable commuting distance of your damaged home, please contact FEMA at 1-800-621-FEMA (3362) or visit a nearby Disaster Recovery Center. FEMA will evaluate your situation and, if appropriate, may authorize a travel trailer or mobile home.

I didn't receive enough money from FEMA to meet all my needs. What do I do now?

Most disaster aid programs are intended to meet only essential needs and are not intended to cover all your losses. Also, some people qualify for assistance from more than one program and may receive additional help from another agency. For example, the Small Business Administration is a very important source of
funding for repair and replacement of real and personal property. If you received a loan application packet from the SBA, please complete and return the application as soon as possible. No work can begin on the loan until you submit your application. If you do not agree with FEMA’s decision, you may appeal the decision. To file and appeal, follow the appeals process that is explained in the letter FEMA sent with the grant.

I have a new telephone number. How do I update my application?

Some information, such as current phone number, mailing address, or insurance policy number, can be updated through FEMA's Online Individual Assistance Center - Account Access. To update other file information you will need to call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired ONLY call TTY: 1-800-462-7585), visit a Disaster Recovery Center, or write to FEMA at the address provided on any correspondence you have received.

Road and Bridge Damages:

My home is not damaged, however a public road and / or bridge has been damaged and preventing access to my home. Can FEMA help me?

Yes. If damages to a public road or bridge prevents or restricts you from accessing your home, FEMA may be able to provide assistance.

If I own the bridge and / or road that is damaged, should I apply for assistance?

Yes, if the private road or bridge damage prevents or restricts access to your home, FEMA may be able to provide assistance.

What if I share ownership and responsibility for the road and / or bridge with other families, do they all need to register?

All households who share in the responsibility of maintaining the private road and / or bridge should be encouraged to register, particularly if the damages prevent or restrict access to their homes.

Small Business Administration (SBA):

Why am I being referred to the SBA?

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.

Does the SBA make loans to individual or just businesses?

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 an SBA referral when you apply with FEMA.

How do I reach the SBA Hotline?

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.

**Travel Trailer/Mobile Home:**

*When am I going to get the Travel Trailer / Mobile Home that I registered for?*

You cannot register for Mobile Homes and/or Travel Trailers directly; you may later be referred and possibly determined eligible as a part of the registration process. You may be referred based on a combination of information about available rental resources in a geographic area and information about your specific needs. Not all requested sites may be appropriate for Mobile Home/Travel Trailer placement (lack of utilities, flood zone, etc.)

If you are referred to this program, you will be contacted and interviewed to determine your housing needs. These interviews are conducted in a specified order as based on length of time from registration and other factors. Because of how many people have been affected and in need of Temporary Housing it is hard to determine how long this process will take.

*I received a call from a FEMA representative who completed a pre-placement interview (PPI) with me. I was told to notify the individual if my situation changed. How can I get back in touch with the individual who completed the PPI with me?*

It is not necessary to speak with the same PPI agent. Any representative on the Helpline will be able to take your information and make sure it is forwarded to the appropriate person.

*I understand that FEMA has a travel trailer program. How do I get one?*

To express interest in a FEMA travel trailer, call FEMA Helpline and ask the agent to check rental resources in your desired location. If there are no rental resources in your desired location, your agent will forward your request to the appropriate team and you will be contacted. Please be sure to keep your contact information (address AND phone numbers) current.

*How do I Get a Travel Trailer or a Mobile Home?*

If you are eligible for housing assistance from FEMA but are unable to find a rental house or apartment within a reasonable commuting distance of your damaged home, please contact FEMA at 1-800-621-FEMA (3362) or visit a nearby Disaster Recovery Center. FEMA will evaluate your situation and, if appropriate, may authorize a travel trailer or mobile home.

*How long can I use the travel trailer/mobile home?*

If FEMA provides you with a travel trailer or mobile home you may be able to use it for up to 18 months from the date of declaration if you continue to have a disaster related housing need.
My family is too large for a travel trailer/mobile home. What do we do?

FEMA can provide more than one travel trailer for a family if necessary.

Can I have a ramp built for a travel trailer/mobile home?

When FEMA makes our initial assessment of your site to decide if it is possible to place a travel trailer/mobile home at your home, we include any requirements for ramps. If you did not receive a ramp and require one, call the FEMA Helpline at 1-800-621-FEMA (3362). A helpline representative will ensure that someone will get back in contact with you.

A storm damaged the Travel Trailer that FEMA provided me. What should I do?

Contact the maintenance number provided when you were leased into your unit. If you do not have the number, call the FEMA Helpline at 1-800-621-FEMA (3362). A helpline representative will ensure that someone will get back in contact with you.

General Questions:

I am currently housing Hurricane Katrina Evacuees in my home. Will I be eligible for any compensation in order to address my increased expenses?

At the current time, there are no FEMA programs designed to assist with these type expenses. We would encourage all displaced evacuees residing in your home to register for disaster assistance.

I am a displaced college student. Will I be able to get FEMA assistance to address my schooling needs?

If you are a student displaced from a Louisiana College/University due to Hurricanes Katrina or Rita please contact 1-866-415-2269 or visit www.regents.state.la.us (Louisiana Students Only). All college students impacted by Hurricane Katrina or Rita can enroll in free electronic college courses. The Southern Regional Education Board (SREB), in conjunction with the Sloan Foundation, announced the creation of the "Sloan Semester", a catalog of free electronic courses designed to help displaced students continue their education electronically while waiting to return to their home campuses. To register visit www.sloansemester.org. Students MUST register by October 10, 2005. Individuals may also want to visit www.katrinacollegestudents.org to review information about opportunities that are being made available to displaced college students.

I have heard that FEMA will be providing storage containers for those who are evacuated.

FEMA does not provide storage containers for evacuees.

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

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.

Will FEMA help me pay my utility bills?

No, FEMA cannot pay utility bills. However, 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 may be able to help.

I lost my food because of the power outage; will I be reimbursed for it?

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.

I purchased a generator. Will I be reimbursed?

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, injury, or adverse condition. You should register and submit your receipts to see if the cost is covered.

Does disaster help have to be repaid?

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

FEMA told me to send in my receipts. What is the mailing address?

Please mail all correspondences to the following address:

Mail: FEMA - Individual and Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

Or

Fax it to: 1-800-827-8112

Please write your name, social security number, disaster number and registration number on all pages of your document and keep a copy for your own records.

I got a check from FEMA. What can I use the money for?

FEMA sends you money to meet your housing and personal property needs related to the disaster. You will receive a letter from FEMA telling you what the money covers. Be sure to read the "Help After a Disaster: Applicant's Guide to the Individuals and Households Program" included with your letter, for additional information.

Can I get more information about disaster assistance in the Internet?

Yes. The best place to start is at You Apply. 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 programs work for you.

**I have a lot of damage but I received a letter from FEMA stating I am getting "$0". How come?**

Please read the entire letter and pp 7-9 of the "Applicant's Guide", which was mailed to you after you applied. This book explains the reasons for denial. The most common reasons for denial letters are because you have insurance to cover the loss or because your property is a secondary or vacation home. If you have received your insurance settlement and it does not cover all of your necessary expenses and serious needs, please contact FEMA at 1-800-621-FEMA (3362).