

A SPECIAL PUBLICATION BY
REED SMITH LLP
AND
TEXAS YOUNG LAWYERS ASSOCIATION

RESPONDING TO HARVEY:

KNOW YOUR
FEMA RIGHTS

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KNOW YOUR
FEMA RIGHTS

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REED SMITH LLP AND TEXAS YOUNG LAWYERS ASSOCIATION

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1. What is FEMA?

The Federal Emergency Management Agency (“FEMA”) coordinates the federal government’s role in preparing for, preventing, reducing the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

2. How can FEMA help me?

For those impacted by Hurricane Harvey:

- (a) FEMA can help with temporary housing;
- (b) FEMA can help you with at least one month’s rent at a new place.
- (c) FEMA can help with home repairs;
- (d) FEMA can provide money to replace personal belongings that were damaged or destroyed during the disaster, such as vehicles, furniture, appliances, and other important personal property;
- (e) FEMA can help you with medical expenses, dental expenses, funeral expenses, transportation expenses, and other serious needs caused by the disaster. FEMA will not cover these expenses unless you can show that they were caused by the disaster. You may need to get your doctor to give you a note that says your medical or dental expenses were caused by the disaster. You may also need to provide receipts for any other expense caused by a disaster; FEMA can also help you with needs that are not covered by your insurance or provide money while you are waiting for insurance money. You may need to give FEMA a copy of your insurance policy. FEMA will not cover your insurance deductible. You will need to pay FEMA back after you receive your insurance money for the losses covered by your insurance.

3. Should I apply for FEMA Aid?

If you have sustained damage or loss because of Hurricane Harvey in a declared disaster area, you should apply for FEMA Aid. So far, the following counties have been designated disaster areas eligible for individuals to receive assistance from FEMA: Aransas, Bee, Brazoria, Calhoun, Chambers, Colorado, Fayette, Fort Bend, Galveston, Goliad, Hardin, Harris, Jackson, Jasper, Jefferson, Kleberg, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Refugio, Sabine, San Jacinto, San Patricio, Victoria, Waller, and Wharton. Additional counties may be added. If you have experienced damage or loss as a result of Hurricane Harvey outside of the counties listed above, you should monitor the FEMA website for additional counties that may be added later on or contact the Texas Division of Emergency Management Office at (512) 424-2138 to see if any other help is being offered through the state of Texas.

4. My child is a U.S. citizen, but I am not. Should I apply for FEMA disaster assistance?

- (a) Yes. If anyone in an affected household is a U.S. citizen, non-citizen national or qualified alien (a “Green Card” holder), they are eligible to apply for FEMA disaster assistance. A “qualified alien” includes someone who holds permanent residency, refugee, or asylum status. “Non-citizen nationals” are citizens of the U.S. territories.
- (b) If a minor child is eligible by these criteria, even when other members of the family are not, the family can file an application on the child’s behalf. If a parent or guardian registers with FEMA on behalf of a child living in the household, FEMA does not collect information on the immigration status of other household members. An applicant’s information is confidential. FEMA will share the information you provide them only with the state and designated agencies that provide disaster assistance.

5. How do I apply for FEMA aid?

- (a) How to Apply: FEMA provides multiple ways for you to apply for assistance and to receive updates on your application: Online Registration: The quickest way to register for FEMA assistance is by applying online at

www.DisasterAssistance.gov; Smartphone Registration: You can download the FEMA app from www.fema.gov or through your mobile provider's application store. Within the FEMA app, look under Disaster Resources for the FEMA Application and to Check your FEMA Application status; Helpline Registration: If you are unable to access the internet you can contact FEMA toll-free at 1-800-621-3362/TTY or 1-800-462-7585 to apply during standard hours of operation (7 a.m. to 11 p.m.), 7 days a week. If you use 711 or Video Relay Service (VRS) you may call 1-800-621-3362; Disaster Recovery Centers (DRCs) Registration: You may also apply for assistance in person at DRCs in or near your communities. They are accessible and equipped to accommodate disaster survivors who need disability-related communications aids. FEMA staff can also check the status of your Application. You can search for the nearest DRC by going to <https://asd.fema.gov/inter/locator/home.htm> and entering your address into the DRC Locator.

- (b) Information Needed to Complete the Application: FEMA requires all of the following information from applicants for disaster assistance in order to complete their application:
- (i) Name and social security number of the primary applicant. If you do not have a Social Security number, your household may still be eligible to receive assistance if there is a minor child in the household who is a U.S. citizen, non-citizen national, or qualified alien with a social security number.
 - (ii) Name and social security number of secondary/co-applicant (encouraged but not required).
 - (iii) Current and pre-disaster address.
 - (iv) Names of all occupants of the pre-disaster household.
 - (v) Current contact information. It is very important that you provide FEMA with information on how and where to contact you, including a current telephone number.
 - (vi) Types of insurance held by the household.

- (vii) Total Household pre-disaster annual gross income.
 - (viii) A description of the losses and damages caused by the disaster.
 - (ix) Banking information for direct deposit of financial assistance (routing and account number for your checking or savings). This allows FEMA to directly transfer disaster assistance funds into your bank account.
- (c) Please have a pen and paper available to record information during the registration process. At the time of registration, FEMA will give you a control (application) number. This number is very important. You will need it to reference your case. If you register in person at a DRC, it is also a good idea to keep the name of the person who registered you, in the event there are any issues with your paper registration.

6. Are there deadlines I should know about?

Applicants should apply for FEMA aid as soon as possible. The standard FEMA registration period is 60 days following the date the President declares a disaster for the designated area. President Donald Trump declared Hurricane Harvey a disaster on Aug. 25, which puts the 60-day deadline on October 24, 2017. It is possible that FEMA will extend the deadline for reporting Harvey claims as it has for other hurricanes and river flooding incidents. But until that extension is granted, October 24 is the deadline to apply for FEMA aid. After the end of the registration period, FEMA will accept late registrations for an additional 60 days. However, in order for FEMA to process late registrations, disaster survivors must write a letter to FEMA giving the reasons that prevented them from applying for assistance in a timely manner with accompanying documentation, if applicable. Again, applicants are encouraged to apply for FEMA aid as soon as possible.

7. What happens after I apply for FEMA aid?

Once you've applied for federal disaster assistance, you can check the status of your application by visiting: <https://www.disasterassistance.gov/DAC/govBenefitReceiver.do?action=LOGIN&langcode=EN>. Those without access to the Internet can get updates on the status of their application by calling 1-800-621-FEMA (3362). Individuals who have speech disabilities

or hearing loss and use TTY should call 1-800-462-7585. Applicants who use 711 or Video Relay Service should call 1-800-621-3362. Both toll-free numbers will be operational from 7 a.m. to 11 p.m. local time, seven days a week until further notice, according to FEMA officials. If your home or its contents were damaged, FEMA will inspect your home. Information regarding the inspection can be found in Question No. 8 in this brochure. If you qualify for a grant, FEMA will send you a check by mail or direct deposit the money into 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 are not eligible 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 after FEMA's decision. Please read all correspondence from FEMA carefully for more information regarding this process. You should make sure FEMA can contact you about your application. Many people don't get money from FEMA because FEMA can't contact them after they apply. FEMA tries to reach applicants numerous times before a decision on an application is made. It is vital that you inform FEMA of any change in telephone number and/or mailing address. This can be done by simply calling the FEMA Helpline at the number above or by visiting the disaster assistance website.

8. Will someone from FEMA meet with me? What do I need to know about this meeting?

- (a) If you are a homeowner whose home was damaged by Hurricane Harvey, FEMA will send an inspector to meet with you to evaluate the damage to your house. In about two weeks after you have applied for assistance, you should get a call from FEMA to schedule an appointment for a home inspection. Because so many houses were damaged by Hurricane Harvey, it may take longer to get an appointment.
- (b) If you are unable to meet the inspector for the home inspection, you may contact FEMA and arrange to have someone else attend the inspection for you. That person must be at least 18 years old. If you need special services or accommodations during the inspection, such as a sign language interpreter, you can call FEMA. FEMA's Helpline number is 1-800-621-3362/TTY or 1-800-462-7585.

- (c) The FEMA inspector will meet you at your home. If your home is inaccessible due to Hurricane Harvey, the inspector may ask to meet you at another location to begin the process. You should ask to see the inspector's FEMA identification. FEMA inspectors are independent contractors, but will have a FEMA ID and have passed background checks. The home inspection is free, so do not provide the FEMA inspector with credit card or bank account information.

- (d) The FEMA inspector will ask you to see your photo identification. The inspector may ask you to sign a Declaration and Release Form (FEMA Form 009-0-3) certifying that you are a United States citizen or are an immigrant that is eligible to receive assistance from FEMA. You will also be asked to provide insurance documents for your home and, if necessary, your car. The inspector will also ask for the names of everyone who was living in the house. You will also need to show that you owned and lived in your house when Hurricane Harvey damaged it. To show that you owned the house, you may provide documents like:
 - (i) Your deed;
 - (ii) Mortgage statement or payment book;
 - (iii) Real property (homeowners) insurance policy;
 - (iv) Property tax bill or receipts;
 - (v) Property title or mobile home certificate of title.

- (e) To show that you lived in the house when it was damaged, you can show the inspector documents like:
 - (i) Your current driver's license or other state-issued identification card with your address;
 - (ii) Employer's statement, like a pay stub, with your name and address;

- (iii) Utility bill with your name and address;
- (iv) Merchant's bill, like a credit card statement, with your name and address.
- (f) The home inspection usually takes between 10 and 40 minutes. The inspector will check for damage to the house and also for damage to necessary items like the furnace, water heater, washer, dryer, refrigerator, stove, and the utilities. The inspector will try to determine the extent of damage to other items, such as furniture or clothing. The inspector may take photos of the home to document the damage. Please tell the inspector if you have a septic system or well. If the inspector can't get to your home or can't safely get into areas of your home, FEMA may inspect the house when it is safe.

9. Can FEMA help me with housing?

- (a) FEMA can help you with temporary housing and with your hotel bill. In some cases, FEMA will pay the hotel bill for you. You can check for a list of those eligible hotels at www.femaevachotels.com. If your hotel is not a participating hotel, save your hotel bill to ask for FEMA reimbursement after you check out.
- (b) FEMA can help you with at least one month's rent if your home was damaged by a disaster.
- (c) FEMA can help repair your home if you own your home. FEMA can provide homeowners with a limited amount of help to make your residence safe, sanitary and functional. Homeowners who have good credit and enough income to pay off a loan may also be eligible for a government-backed loan at very competitive rates (see question 11 below) in order to obtain sufficient funds to fully repair their home. You may need to clear up ownership of your property if you do not have a deed in your name by the time you register with FEMA.

10. Are lessors required to accept FEMA funds?

No. Rental Assistance payments are funds paid directly to the applicant to reimburse that applicant for rental expenses paid by applicants eligible for Rental Assistance. In other words, the applicant pays the rent directly and then seeks reimbursement in the form of Rental Assistance. The applicant must provide the documentation described below to be reimbursed for rent expenses. FEMA provides Rental Assistance for up to 18 months (plus a security deposit of up to one month's rent) to applicants who establish the need to rent alternative housing accommodations while the applicant is displaced from his or her primary residence. The amount of rental assistance is determined based on the Fair Market Rent established by HUD for the county or parish where the primary residence is located for the number of bedrooms the household requires. The Rental Assistance covers monthly rent, plus the cost of essential utilities (not including telephone, cable television, or internet charges). Initial Rental Assistance covers up to 2 months' rent, while Continued Rental Assistance will cover an additional 16 months if the applicant can establish either (i) that alternative housing is not available; or (ii) that the applicant's permanent housing plan has not been fulfilled through no fault of the applicant. A permanent housing plan is described in FEMA guidelines as a realistic plan that, within a reasonable time frame, puts the disaster survivor back into permanent housing that is similar to the pre-disaster housing situation for that disaster survivor. The guidelines state that a reasonable time frame includes sufficient time for securing funds, locating a permanent dwelling, and moving into that dwelling. An applicant is required to submit the following documents to obtain Rental Assistance:

- (i) Copy of current lease or rental agreement signed by the landlord and tenant (which should include the location of the unit, amount of rent, duration of lease, and number of occupants);
- (ii) Proof that prior Rental Assistance provided by FEMA has been used for temporary housing;
- (iii) Rent receipts showing date, location of rental unit, and time period for which the payment applies;

- (iv) If separate from the rent, receipts showing payment of essential utilities. Essential utilities are gas, electric, water, oil, trash, and sewer;
- (v) If applicable, receipt showing payment of security deposit for up to one month's rent;
- (vi) In instances where rent receipts are not available, the lease or rental agreement may serve as proof of use of prior Rental Assistance.

11. What is the significance of my FEMA approval letter?

- (a) What is a FEMA Determination Letter?
 - (i) Once you complete the FEMA inspection process, your case will be reviewed by FEMA and you will receive a "FEMA Determination Letter," or email if you signed up for "E-Correspondence," stating if you are eligible or ineligible for assistance, or it might say that FEMA requires additional information from you before such determination can be made.
 - (ii) If a FEMA grant is awarded, the letter will indicate both whether the applicant is eligible for assistance and the amount of the assistance (applicants not eligible to receive any assistance will simply show an amount of "\$0" to be received). The letter will also note what the FEMA award may be used for.
 - (iii) As mentioned, the eligibility letter may indicate that an individual is not eligible to receive any assistance, but additional information can be provided to FEMA at a later date. The letter should indicate if there is any critical information needed to support the application that is missing (such as proof of damage, verification of occupancy, or proof that the property was the applicant's primary residence as of the date of the event). The letter will include instructions on how to submit any missing information to FEMA. You should read the letter carefully to make sure you know the next steps for proceeding with your claim.

- (b) How can I check on the status of my letter?
- (i) Applicants can contact FEMA at 1-800-621-3362 to inquire if a letter has not been received or if there are other questions. The letter will also include a booklet that provides additional resources, including how to file an appeal of a FEMA eligibility decision. The letter also explains that recipients of aid must keep records and receipts showing the use of funds received so that they can respond to any request for an audit in the future. FEMA may request more information before making a decision on an application.
- (c) I read the FEMA Determination Letter and it says that I am eligible for assistance. Now what?
- (i) FEMA Grant: If the Determination Letter says that you qualify for a FEMA grant, FEMA will send you a check by mail or deposit it directly into your bank account. You will also receive a letter describing how you may spend the money. Once you receive the money, you should spend it only on those items described in the letter. Also, you should keep all receipts and a record of how you spent the money.
 - (ii) Small Business Association: The Determination Letter may also refer you to the U.S. Small Business Administration (SBA). It is important to know that the SBA can provide financial assistance (in the form of low interest loans) to homeowners and renters in addition to businesses, which are affected by disasters. If your Determination Letter refers you to the SBA, you will also receive an “SBA Application” from the SBA. You must complete and return the SBA Application in order to be considered for a loan or for additional FEMA grant assistance. There are also additional and important procedures and requirements for an SBA loan which must be considered by the applicant. For assistance with this process, there should be local SBA representatives in your area available to provide you with assistance.
- (d) Does FEMA money have to be repaid, and does it affect my Social Security benefits?

- (i) FEMA is a “grant” program, which means the funds do not have to be repaid (unless the same loss is covered and paid under your insurance), or declared as income. In addition, the funds will not interfere with any Social Security benefits.
- (e) I applied to FEMA, and the money I received was not as much as I need. What are my additional options for receiving funds?
- (i) Appeal Process: The initial FEMA grant is limited and based on your damage and assists in getting you back on your feet by providing for a variety of temporary needs and some permanent repairs. That being said, you can file an appeal with FEMA if you think there was an error in the amount of financial assistance you received. See Question 12, below for instructions on the appeal process.
 - (ii) SBA Loan: If you need more money than the FEMA grant provides you to get back to your pre-disaster condition, an SBA loan is an option worth considering. Keep in mind that, unlike FEMA grants, SBA loans must be repaid along with the interest charged on the loan. Keep in mind that if you take the loan, but within a few months you change your mind and no longer want the loan, you may be allowed to cancel the loan application. However, you will not receive money from an SBA loan unless you submit the SBA loan application and are approved for an SBA loan. It takes about 30 minutes to fill out the application and is worth seeing what you qualify for. Remember, the SBA loans related to disasters are generally low interest and are offered to homeowners and renters, not just businesses.
 - (iii) Insurance Policy: If you possess insurance coverage, you should also work directly with the insurance company to seek financial assistance. Insurance policies require you to file a claim promptly in order to obtain coverage.
 - (iv) Help with Questions: For assistance with anything mentioned above, FEMA, the SBA and voluntary agencies in your area should be available to help you develop a comprehensive disaster assistance plan. You should strongly consider reaching out to these agencies with your questions.

12. If FEMA denies my application, can I appeal? If so, what do I need to know?

If FEMA denies in whole or in part your request for assistance, you have 60 days to appeal the denial. To ensure that you do not miss the deadline, you should file the appeal within 60 days of the date of the denial letter from FEMA. The denial letter may also come from an agency of the State of Texas if FEMA designates the state to administer its programs. The same 60 day appeal period applies. The appeal must be in writing—which can be by letter—and must state the basis for the appeal. You should also attach any documents that support your appeal. The appeal letter must state:

- (i) Your name;
 - (ii) Your FEMA registration number;
 - (iii) The disaster number;
 - (iv) Address of your damaged property;
 - (v) Current phone number and address (if different from address of damaged property);
 - (vi) A clear statement of the basis for your appeal.
- (c) Prior to submitting your appeal, you have the right to request a copy of FEMA's records relating to your application. The request must be in writing and must specify what information is requested. The written request must include:
- (i) Your name;
 - (ii) Your FEMA registration number;
 - (iii) Current mailing address;
 - (iv) A clear statement of the information requested.

- (d) A third party—such as an attorney—may request the information on your behalf provided that you give them written authorization to request the information for you. THE REQUEST FOR INFORMATION DOES NOT EXTEND THE 60 DAY APPEAL PERIOD.
- (e) FEMA must issue a written decision of your appeal within 90 days after its receipt of your appeal. FEMA may also request additional information from you. FEMA's decision on your appeal is final.

13. How else can FEMA help me or my loved ones?

FEMA offers two broad categories of assistance: housing assistance and other needs assistance (“ONA”).

- (a) Additional Housing Assistance

FEMA also provides transitional sheltering assistance (referred to as “TSA” in FEMA documents) when you are unable to return to your home because it is either uninhabitable or inaccessible. Generally, for a household of four or fewer people, you will receive one room. A household of five or more will be authorized to receive two rooms. TSA includes direct payments for hotels, motels, cruise ships or berthing vessels. If you receive TSA, you will remain responsible for other costs associated with lodging, such as room service, laundry, parking, and telephone use.

If approved, the TSA will be provided for a five (5) to 14-day period, which potentially is adjustable to 30 days, from the date FEMA's Assistant Administrator for Recovery approves a request for TSA that has been made by the state government. If FEMA extends the TSA period, you can remain in the transitional shelter through the extension if you are otherwise eligible for FEMA assistance, or if both of the following conditions apply: (a) FEMA is considering you for Temporary Housing Assistance or is waiting for additional documentation from you; and (b) you meet the other eligibility conditions established by FEMA and the state government. TSA does not count toward the maximum assistance available to you.

To be considered for TSA, you must meet the following conditions:

- (i) Register with FEMA for assistance and pass identity and citizenship verification;
 - (ii) Have a pre-disaster primary residence in the area designated for TSA;
 - (iii) Be displaced from your pre-disaster residence due to the disaster;
 - (iv) Remain in transitional, congregate, or other shelters;
 - (v) Be unable to obtain lodging through another source (e.g., the American Red Cross or other voluntary agencies).
- (b) Other Needs Assistance

Other Needs Assistance (“ONA”) refers to financial assistance for other disaster-caused expenses and serious needs. There are two broad categories of ONA depending on whether the individual or household can qualify for a U.S. Small Business Administration (“SBA”) disaster loan or not.

- (i) SBA Disaster Loan Dependent Aid

The SBA provides low-interest, long-term loans to help individuals and households with personal property, transportation, and moving and storage expenses incurred because of a declared disaster.

FEMA requires you to apply for an SBA loan to be considered for these categories of ONA. Like other loans you may be familiar with – mortgage, car payments – the SBA will review your credit history and ability to repay the loans. In addition, some SBA disaster loans over \$25,000 will require collateral. While the SBA will not decline a loan for lack of collateral, the SBA may require you to pledge what is available. The SBA will determine the interest rate for your loan by determining if you have access to other credit. The SBA makes this determination by looking at whether you have other funds or resources or are able to borrow from other sources. If you do have access to other credit or sources of funds, you may be charged a higher

interest rate. Likewise, businesses with other sources of credit may have only a 3-year period for loan repayment. Otherwise, the maximum repayment period is 30 years.

SBA loans for households include loans of up to \$200,000 for real property and loans of up to \$40,000 for personal property. A business of any size may be eligible for a loan up to \$2 million for physical damage. A small business, small agricultural cooperative, small business engaged in aquaculture, and most private non-profit organizations may be eligible for a loan up to \$2 million for economic injury. Again, there are additional procedures and requirements for an SBA disaster loan which must be considered by an applicant because an SBA loan is not a grant and must be repaid.

The process of applying for a SBA disaster loan begins by registering with FEMA. FEMA will then determine if referral to the SBA is appropriate by looking at household income and ability to repay a loan from the SBA. You will then submit a loan application to the SBA. If the loan is not approved or the loan is partially approved, but you still need more help, FEMA may then evaluate you for additional ONA assistance.

Please note: you should consider submitting a complete SBA disaster loan application even if you are not sure you want to accept the loan. The same information provided with the loan packet may be used by FEMA to evaluate you for various kinds of non-loan disaster relief grants such as those discussed above. In addition, FEMA may condition receipt of non-loan aid on whether you are eligible for a SBA disaster loan and whether you accepted the loan if it was approved.

SBA reviews the applicant's credit before conducting an onsite inspection to verify the disaster damage losses. An SBA verifier inspects the applicant's disaster damaged property to estimate the total physical losses. A loan officer will determine the full eligibility during processing, taking into consideration any insurance or other recoveries. The insurance recovery does not have to be final for SBA to approve a loan. A loan officer works with the applicant to obtain all the information needed to reach a final loan determination. SBA's goal is to arrive at a decision on the application within 2 to 3 weeks. A loan officer will contact the applicant to discuss the loan recommendation

and explain the next step in the process. In addition to speaking with the loan officer, all loan decisions are communicated in writing.

Applications can be made: (1) online; (2) in-person at a disaster center; or (3) by mail. Applicants may apply for all SBA Disaster Loans online using the Electronic Loan Application (ELA) at <https://disasterloan.sba.gov/ela> Applicants may also apply by calling the SBA's Customer Service Center at 1-800-659-2955 (hearing-impaired persons can call 1-800-877-8339), or by emailing the SBA at disastercustomerservice@sba.gov

FEMA offers three kinds of SBA-dependent assistance: 1) personal property assistance; 2) transportation assistance; and 3) moving and storage assistance. As with the other categories of assistance discussed in this outline, you will have to meet certain threshold requirements in order to access this assistance.

Personal Property Assistance. This form of assistance covers household items such as clothing, appliances, tools, and furniture. To qualify, the item in question must be in need of repair or replacement, you must have an unmet need for the item (i.e., you have not been able to repair or replace the item elsewhere), and the item must belong to a member of the household affected by the disaster (i.e., it cannot belong to a visiting guest).

Transportation Assistance. FEMA can also help if your vehicle has been damaged by the disaster. To qualify, the vehicle must have suffered the damage within the disaster area and have been caused by the disaster. The vehicle must be an approved vehicle type, which includes (but is not limited to) vans, trucks, sport utility vehicles, and cars. The vehicle must be in compliance with local law – e.g., registered and insured, and you must own or lease it.

Moving and Storage Assistance. FEMA can help with moving and storage costs related to avoiding additional disaster damage – e.g., while your home is in the process of being repaired. To qualify, your primary residence must have been rendered uninhabitable, the items to be stored are essential household goods, and you are moving / storing these items to prevent additional damage.

(ii) Non-SBA Disaster Loan Dependent Aid

This category of ONA may be awarded regardless of an individual's or household's SBA status. This kind of aid may include funeral, medical, dental, and miscellaneous items like chainsaws and dehumidifiers.

Funeral Assistance. In addition to the FEMA eligibility, you must satisfy these additional requirements:

- (1) A state, local, territorial, or tribal government licensed medical official (e.g., Medical Examiner or Coroner) has determined the cause of death was caused by the disaster;
- (2) You have incurred or will incur funeral expenses not covered by another source, such as burial insurance or other governmental programs.

Eligible expenses include the following:

- (1) Transfer of remains;
- (2) A casket or urn;
- (3) Burial plot / cremation niche;
- (4) Marker / headstone;
- (5) Other expenses mandated by state or local law;
- (6) Transportation for two people to identify the deceased if identification is legally required;
- (7) Burial;
- (8) Funeral services;
- (9) Clergy / officiant services;
- (10) Costs associated with producing and certifying up to five death certificates.

Please note that FEMA also provides assistance with second burial that is more limited than the funeral and burial assistance discussed above.

Medical / Dental Assistance. In addition to normal eligibility requirements, the medical or dental injury must be the result of the disaster as verified by a medical or dental provider.

Eligible expenses include:

- (1) Injury or illness caused by the disaster;
- (2) Pre-existing injury, disability, or medical condition aggravated by the disaster;
- (3) Loss of prescribed medication;
- (4) Loss / damage of personal medical or dental equipment;
- (5) Medical or dental insurance deductibles / co-payments for eligible expenses.

Please note that expenses covered by insurance or another source are not eligible for reimbursement.

Child Care Assistance. In addition to normal eligibility requirements, you may be eligible for a one-time payment for Child Care Assistance for the increased financial burden of child care. The amount is the lesser of the following two amounts: (a) the cost of up to eight cumulative weeks of child care, plus eligible expenses, or (b) the maximum amount of assistance identified by a state, territorial or tribal government.

Eligible households will have children aged 13 or younger and/or children aged 14-18 with a disability (as defined by federal law) who need assistance caring for themselves. To determine eligibility, FEMA will compare the percentage of pre-disaster household income spent on child care versus the

amount spent post-disaster. Expenses post-disaster must consume a greater percentage of household income than prior to the disaster in order to for you to be eligible for child care assistance.

Miscellaneous Items. FEMA also provides assistance with the purchase or rental of certain items to assist with disaster recovery – e.g., accessing property or cleanup efforts. These items include

- (1) Carbon monoxide detector;
- (2) Chainsaw;
- (3) Dehumidifier;
- (4) Humidifier;
- (5) Smoke detector;
- (6) Weather radio.

The expense associated with these items must be a direct result of the disaster, and the item must have been purchased or rented within 30 days after the start date of the incident or up to the last day of the incident period, whichever is greater. You are required to provide an itemized receipt or equipment rental agreement to be eligible for assistance. Also, as with other categories of aid, the expense cannot have been covered by another source of funds, such as insurance.

Critical Needs Assistance. FEMA may also provide financial assistance if you have immediate or critical needs because you have been displaced from your primary dwelling. Assistance may include (but is not limited to) water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items, and fuel for transportation.

To be eligible, you must pass FEMA's identity verification process, assert a critical need, have a pre-disaster primary residence in the affected area, and have been displaced from that residence.

Assistance is limited to a one-time \$500 payment per household.

You do not need to complete the FEMA form 009-0-3 Declaration and Release before receiving critical needs assistance. However, the form must be completed and submitted to FEMA after receiving critical needs assistance.

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