

VOLUNTEER ATTORNEY GUIDE TO FEDERAL EMERGENCY MANAGEMENT ASSISTANCE “FEMA”

When the President of the United States declares a “major disaster” anywhere in the United States or its territories, federal assistance is made available to supplement the efforts and resources of state and local governments and voluntary relief organizations pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended 42 U.S.C. 5121, *et seq.*

Individuals, families and businesses may be eligible for federal assistance if they live, own a business, or work in an area declared a Major Disaster Area. Help may also be available to those who have incurred sufficient property damage or loss and do not have insurance or other resources to meet their needs. **The most important thing a disaster victim must do to obtain FEMA assistance is to register with FEMA.** To apply for Assistance for Individuals and Households, individuals should register with FEMA toll-free at 1-800-621-FEMA (TTY: 1-800-462-7585) within **60 days of the declaration of the disaster.** Attached as Exhibit A is the FEMA publication entitled “Help after a Disaster – Applicant’s Guide to the Individuals and Housing Program,” which includes information about what type of assistance is available, who is eligible, the process for obtaining assistance, and frequently asked questions.

However, not everyone who has suffered in this disaster is entitled to FEMA assistance. FEMA has established a policy for preventing and for rectifying duplication of benefits under 44 CFR 206.91. FEMA’s duplication of benefits policy includes the concept of sequence of delivery that establishes the order in which the major forms of assistance should be provided. The agency that has the primary responsibility for delivering a certain type of assistance should provide that assistance first, and may do so without regard to other agencies with similar assistance that are lower in the sequence. Agencies are not prohibited from disrupting the sequence of delivery when it serves to expedite the recovery of an applicant. However, the agency that disrupts the sequence of delivery must take corrective action.

The sequence of delivery for major forms of assistance is as follows:

1. **Voluntary organizations** – Those that provide emergency assistance in the form of food, clothing, shelter, medical, and transportation needs.
2. **Private insurance benefits** – Insured applicants must file a claim with their insurance company before receiving federal assistance. They may be eligible to receive disaster assistance if they have insufficient coverage or have items not covered by their insurance policy.
3. **Temporary Housing Assistance** – FEMA funds and administers the Temporary Housing program, which is designed to provide disaster applicants with a grant for their housing needs. There are five forms of temporary housing, including (a) Lodging expense reimbursement for the cost of short-term lodging such as hotel rooms (food, transportation,

telephone, separately billed utilities and other services not eligible for reimbursement); (b) Minimal repairs assistance to help those immediate emergency repairs to live in the residence while permanent repairs are being made (not intended to address all of damage or restore home to pre-disaster condition); (c) Rental assistance – eligible applicants will receive financial assistance to rent a dwelling for the pre-disaster household to live for up to 18 months based on need (FEMA may provide a list of available rental properties as well); (d) Manufactured housing – when rental properties are unavailable, FEMA may provide in-kind assistance in form of trailers, manufactured homes or other readily fabricated dwellings for use as temporary housing for up to 18 months subject to recertification of continuing eligibility (applicants receiving in-kind assistance are not eligible for financial assistance); and (e) Mortgage and Rental Assistance provides a means to keep people who have suffered a substantial change in household income in their homes by assisting with their mortgage or rental payments and preventing foreclosures or evictions. The application period is up to 6 months after the date of declaration and the assistance is available for up to 18 months based on need.

4. **Small Business Administration (SBA)** – SBA provides low interest, long-term disaster loans for individuals to repair/replace real and personal property for non-farm businesses. If SBA determines that an applicant is ineligible for an SBA loan or if the loan amount is insufficient, SBA refers the applicant to FEMA for additional consideration. Borrowers are required to maintain appropriate hazard and flood insurance, where required. SBA can only approve a loan to an applicant with a reasonable ability to repay the loan.
5. **Voluntary Organizations** – Those that provide assistance during recovery as well as during immediate emergency response. This includes national and local groups.
6. **Cora C. Brown Fund** – This fund, named after Cora Brown who died in 1979 and bequeathed part of her estate to the federal government to be used solely for human suffering caused by natural disasters, is used for disaster victims who have exhausted all avenues of assistance, but who still have unmet needs. FEMA uses these funds under the authority of 42 U.S.C. 5201(b) of the Stafford Act and 44 CFR 206.181.

Other forms of individual assistance programs include:

- **Disaster Unemployment Assistance (DUA)** – DUA provides financial help and employment services to people who are otherwise ineligible for regular state unemployment compensation. DUA provides help for workers and those who are self-employed if they become unemployed as a direct result of a declared major disaster.

- **Crisis Counseling** - Funds are provided by FEMA as a grant to state and local mental health agencies to provide crisis counseling to help relieve grieving, stress, or mental health problems resulting from the disaster or its aftermath. Services provided include screening, diagnostic testing, counseling, and outreach services such as disseminating public information and community networking. Two types of programs are offered through CC: (a) Immediate services to help state and local agencies to respond to immediate mental health needs of a victim of a disaster - this funding is provided for up to 60 days post disaster declaration; and (b) Regular services designed to provide up to 9 months of services to victims of a disaster. (Other national, state, and local voluntary agencies have similar programs and coordinate with the Center for Mental Health Services to reduce or eliminate duplication of efforts).

For information about doing business with FEMA during disaster recovery, visit www.fema.gov/ofm.

1.1 Applying for FEMA Assistance

Q. 1 How do I apply for disaster help?

If you live in a disaster area declared by the President and need disaster help call 1-800-621-FEMA (3362) (hearing/speech impaired ONLY—Call TTY: 1-800-462-7585) or apply on line at www.FEMA.gov. Click on “Online Individual Assistance Center” and the screens will prompt you through the process. If you get a busy signal when you call the 800 number try calling in the evening after 6:00 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.

Q. 2 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. [See Exhibit A attached hereto]

- If your home or its contents are damaged and you do not have insurance an inspector should contact you within 10 days after you apply to schedule a time to meet you at your damaged home.
- 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.

Q. 3 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?

Because of the record number of storms this fall, many of FEMA's mail-related processes are backlogged. We sincerely apologize for any inconvenience or concern this has caused. These problems are being solved and we are confident that the documents will be in your file soon. 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.

Q. 4 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 or click on <http://www.fema.gov/about/process/>.

Q. 5 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.

Q. 6 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 www.FEMA.gov then click on "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.

Q. 7 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.

Q. 8 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.

Q. 9 I know of others in my neighborhood, city or state who received help from FEMA, however I was told I have insufficient damages. Does FEMA use the same criteria when considering damages for everyone?

FEMA reviews each applicant's case individually and applies the same eligibility criteria. If you were determined to be ineligible because of insufficient damages and you feel this finding is incorrect you have a right to file an appeal.

Q. 10 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 on-line Individual Assistance Center - Account Access, available on the FEMA.gov web-site. 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.

Q. 11 What are FEMA's citizenship/immigration requirements?

You must be a U.S. citizen, non-citizen national, or a qualified alien to qualify for a grant from FEMA's Individuals and Households Program. However, undocumented individuals can apply on behalf of their minor child who is a citizen and has a social security number. FEMA can provide information on how to obtain a social security number for a minor child. The minor child must live with the parent/guardian applying on his/her behalf.

The undocumented individual does not have to be a U.S. citizen, non-citizen national or a qualified alien for crisis counseling, disaster legal services or other short-term, non-cash emergency assistance. Voluntary agencies provide help regardless of immigration status.

Q. 12 Are aliens eligible for disaster assistance? Who is eligible for disaster assistance?

To be eligible for cash assistance from FEMA you must be a qualified alien. A qualified alien generally includes individuals who are lawful permanent residents (possessing an alien registration receipt card) or those with legal status due to asylum, refugee, parole (admission into the U.S. for humanitarian purposes), withholding of deportation, or domestic violence. Applicants should consult an immigration expert concerning whether or not their immigration status falls within the qualified alien category.

1.2 Disaster Recovery Centers:

Q. 13 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 cannot register for assistance at a DRC, you must register by calling 1-800-621-FEMA (3362) (hearing/speech impaired ONLY- Call TTY: 1-800-462-7585) or apply on line at www.FEMA.gov.

Q. 14 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.

1.3 Employment Issues:

Q. 15 *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.

Q. 16 *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.

1.4 Farm / Agricultural Damages:

Q. 17 *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.

1.5 Inspections:

Q. 18 *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.

Q. 19 *What will FEMA accept as proof that I occupied my home?*

There are several documents that may be used to prove occupancy. They include but are not limited to a utility bill for the damage dwelling you are occupying; a merchant's statement sent to the damage dwelling; an employer's pay statement sent to the damage dwelling, or a current driver's license showing the address of the damage dwelling.

Q. 20 What will FEMA accept as proof that I own my home?

There are several documents that may be used to prove ownership. They include but are not limited to the deed, deed of trust, mortgage payment book or other mortgage documents, real property insurance policy, tax receipts; or property tax bill. The document must list you as the legal owner along with the damaged dwelling address.

Q. 21 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.

1.6 Insurance:

Q. 22 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.

Q. 23 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.

Q. 24 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.

Q. 25 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.

Q. 26 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.

Q. 27 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.

1.7 Late Registration:

Q. 28 I had extenuating circumstances that prevented me from applying for assistance before the registration filing deadline. I have damages from the disaster, what can I do?

You may make a late registration within 60 days after the filing deadline. A letter will be sent stating you are not eligible for consideration for disaster assistance under the Individuals and Households program. The letter will contain information on how you can appeal this decision if you had extenuating circumstances that kept you from filing during the open registration period.

1.8 Returning Funds:

Q. 29 I need to return a check or pay money back to FEMA. Where do I send it?

Treasury Checks: If you have not cashed the Treasury Check and wish to return it, or you have been advised in an official letter from FEMA to return the check, mail it to Department of Treasury, P.O. Box 149058, Austin, TX 78714-9058.

Personal Checks/Cashiers Checks/Money Orders: If you have already cashed the treasury check and wish to return the funds, or you have been advised in an official letter from FEMA to return the payment, send your personal check (or money order / cashier check) to FEMA Lockbox, Bank of America, and P.O. Box 198355, Atlanta, GA 30384-8355. Do NOT send cash.

State Checks: If you have received a check from your State for your damaged personal property and wish to return the check or have been advised in a letter to return the funds,

you will need to mail the check / payment back to the state. The address will be listed on the letter that accompanied your check.

1.9 Road and Bridge Damages:

Q. 30 *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.

Q. 31 *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.

Q. 32 *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.

1.10 Small Business Administration (SBA):

Q. 33 *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.

Q. 34 *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.

Q. 35 *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 1-800-488-5323.

1.11 Travel Trailer/Mobile Home:

Q. 36 How do I Get a Travel Trailer or a Mobile Home? (Florida and Alabama disasters only)

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.

Q. 37 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.

Q. 38 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.

Q. 39 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.

Q. 40 One of the storms 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.

1.12 General Questions:

Q. 41 After the storm the gas station up the street was charging \$3.00 a gallon for gas. Isn't that price gouging?

If you find price gouging, contact your state Attorney General's office.

Q. 42 When funds are provided for disaster assistance in other countries, does this affect the amount of money that is available for my state?

No. If Federal disaster assistance is designated for your area, the disaster relief funds for your state will not be affected by any funds provided for international relief efforts.

Q. 43 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.

Q. 44 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.

Q. 45 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.

Q. 46 I have trees down all over my yard, is there any help for debris removal?

Many homeowners' insurance policies cover debris removal. FEMA does not typically pay for cleaning up debris on private property or in gated communities, but if the debris is keeping you or emergency workers from safely getting to your home, FEMA may be able to provide help. Your local officials can also tell you if there is a pickup schedule for debris in your area.

Q. 47 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.

Q. 48 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.

Q. 49 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.

Q. 50 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 “*Applicant’s Guide*” the booklet included with your letter, for additional information.

Q. 51 Can I get more information about disaster assistance in the Internet?

Yes. The best place to start is at www.fema.gov/about/process. 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.

Q. 52 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).

Source: <http://www.fema.gov/news/newsrelease.fema?id=14183#12>