

SOME PATHS TO RECOVERY FROM HURRICANE HARVEY

FEMA Individual Assistance Grants and Appeals process

- Anyone could have applied before November 30, but all awards are only for what is NOT covered by insurance.
- Now is the time for APPEALS. See other page for more information.
- Provides up to \$33,000 in funds to help homeowners or renters restore their home to basic habitability or replace some personal property critical to recovery. It is NOT meant to restore home and property like insurance. The average grant over last 20 years has been about \$8,000. It is common for people to be denied or be given a small award.
- People have 60 days from the date shown on the FEMA's award or denial letter to begin the APPEAL. Most people SHOULD FILE A WRITTEN APPEAL if they believe the FEMA grant was too small or they are denied for certain reasons like "insufficient damage; "no proof of final insurance settlement"; "bad address" or "applicant not the owner of home". To appeal successfully, applicants must supply the documents that FEMA is requesting. Lone Star Legal Aid or Case Management groups can help people prepare the appeal.
- FEMA tells most people they must submit a loan application to SBA to eventually receive a FEMA grant—once people are found not eligible for SBA, FEMA will consider giving them a grant.

National Flood Insurance program or Home Owners policy

- For the 15% or so who had NIH flood insurance prior to the disaster
- Some losses may be covered by home owner's insurance

Small Business Administration Loans

- Loans up to \$200,000 at low interest payable over 30 years

Rebuild Efforts by non-profit organizations

- National Disaster Recovery organizations like Lutheran Disaster Response, UMCOR and others often send in crews of volunteers to help restore homes of low income, vulnerable people
- A long-term disaster recovery committee needs to be in place to help identify families in need; prepare the home and homeowner for work when the volunteer crew arrive—i.e. logistics; help volunteers live as cheaply as possible while in community (i.e. at a church, have hosted meals etc.).

Disaster Recovery Grants from Community Development Block Grant

- Congress and HUD have allocated \$5 Billion in Community Development Block Grant funds to Texas to help with restoring Housing, critical Infrastructure and Economic Development
- The Texas General Land Office (GLO) will administer the grant and determine how the grant is divided between five affected regions e.g. Houston Metro area, Beaumont area, Rockville area.
- GLO will then leave it to the Houston-Galveston Area Council (H-GAC) Council of Government I to hold public hearings to determine how to divide the funds between municipalities within their region and between the purposes approved of by Congress in the allocation. The H-GAC may also decide the types of housing recovery programs and amount of help that households can receive. It is important to stay informed and involved to shape these decisions.

HOW TO APPEAL FEMA'S DECISION

What is the deadline for filing an appeal?

Your appeal letter must be postmarked within 60 days of the date of FEMA's decision letter.

What should the appeal letter include?

Your name, your FEMA registration number, the disaster number, address of your damaged property, current phone number and address (if different from address of damaged property), and a clear statement of the basis for your appeal.

What documents do I need to file an appeal?

This depends on your reason for appeal, but some of the following documents may make the process easier if it applies to your circumstance:

- Copy of the decision letter from FEMA in response to your request for assistance;
- If you rent your apartment or home, a copy of the lease;
- Homeowners or flood insurance policy and any correspondence to/from the insurer regarding denial or settlement of the claim;
- Rent receipts or other proof of payment for alternate housing (if FEMA denied rental assistance);
- Correspondence from the Small Business Administration demonstrating ineligibility for a loan;
- Contractor or repair estimates, contracts, receipts, cancelled checks, or other proof of expenditures for home repair, personal property replacement, moving and storage costs, medical or dental treatment, or funeral expenses;
- Inspection reports, photographs, or other proof that your home was made uninhabitable by the storm.

Where do I send my appeal letter?

Mail your letter to:

FEMA - Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

Or fax it to FEMA at: 1-800-827-8112. (Attention: FEMA - Individuals & Households Program.)

Remember to keep a complete copy of your appeal letter for your records. If you send it by fax, keep a fax confirmation page to prove you sent it.

I sent FEMA additional documents but have not heard back and the 60-day appeal period is almost over.

Should I still file an appeal?

Yes, you should send in your appeal before the 60-day deadline. In your appeal letter, be sure to include any additional information or special circumstances related to your situation (e.g. if you sent additional documents and did not receive a response).

FEMA granted me rental assistance but denied assistance for repair of my home. Should I file an appeal?

Yes. If the damage to your home was not covered by insurance and you believe you are eligible, you should file an appeal letter. Note that FEMA disaster assistance is intended to provide resources or monetary assistance for losses not covered by insurance and other critical expenses. It is not intended to restore a property to its pre-disaster condition.

How can I check on the status of my appeal?

To check the status of your appeal online, go to <http://www.disasterassistance.gov> and click on "Check Your Application Status." Or call FEMA at 1-800-621-3362.

What can I expect after I file the appeal letter?

After FEMA receives the appeal, FEMA reviews the letter and the applicant's file to determine if there is sufficient documentation to change FEMA's determination. FEMA may request additional information or may contact a third party, such as a contractor or insurance company to verify submitted information. FEMA may also schedule an appeal inspection. FEMA will notify you in writing about the appeal decision within 90 days of the receipt of the appeal letter.

If your question was not addressed above, please contact FEMA disaster assistance center or call 1-800-621-3362 to ask for clarification. The toll-free lines are open 7 a.m. to 10 p.m. seven days a week.