

CHECKLIST FOR INDIVIDUALS APPLYING FOR FEMA ASSISTANCE

What is FEMA?

The Federal Emergency Management Agency (FEMA) is the federal agency that helps in disasters. They provide assistance including: emergency medical assistance, emergency shelter, funds for temporary housing, emergency home repairs, and funds to rebuild. They also provide assistance for crisis counseling.

Who Qualifies for FEMA Assistance?

See attached flyer. You can also access the flyer at

<https://www.fema.gov/assistance/individual/program/citizenship-immigration-status>.

Be aware that while you may qualify for FEMA assistance, by law FEMA cannot duplicate benefits for losses covered by your insurance company. They can only help with confirmed losses that insurance did not cover. So, you need to file a claim with your insurance company as soon as possible. *See Checklist for Individuals Applying for Insurance.*

How to Register with FEMA for Individual Assistance

You can contact FEMA to register for help using any one of the following:

- Online at: www.disasterassistance.gov; **or**
- Using FEMA's disaster app on your smartphone, www.fema.gov/mobile-app; **or**
- Call 800-621-3362. Phone lines are open 7 a.m. to 7 p.m. local time, seven days a week until further notice. Multilingual operators are on duty.

You will need the following information to complete your FEMA application:

1. Date you suffered loss because of the fire.
 - The fire started on August 8, 2023
2. Your Social Security Number (SSN).
 - If you do not meet the U.S. citizenship or immigration status, but you have a child under age 18 living with you and you are the parent or legal guardian of the child, you may apply using the SSN of the child.
3. Annual household income.
4. Address for your damaged or lost home.
5. Current contact information for you.
 - You can provide phone number, email address, or alternative mailing address (where you are staying at present).
 - You must provide an email address if you want to get your application status online. If you do not provide an email address, *you must contact the FEMA Helpline* for updates on your application.
6. Insurance information.
 - You will need to state if you have homeowner's insurance, renter's insurance, fire and/or property insurance or any other insurance that might pay for your losses.
 - Name of your insurance company and/or your insurance agent (if you know).

CURRENT AS OF 8/11/2023

7. Bank account information.
 - If you qualify for financial assistance, the money can be deposited in your account. So you will need name of bank and bank account number.
8. Other Information. You will also be asked to answer questions about your situation and the type of assistance you need.

What to expect after you register with FEMA.

Upon completion of your application, you will receive a nine-digit registration number that you can use to check on your application status and communicate with FEMA. Save this number.

Sometimes FEMA will ask applicants for more documentation. For example:

- Utility bills, to prove the damaged property was the primary residence at the time of the disaster;
- Insurance paperwork that is still pending, which will determine other programs the survivor will be eligible for with FEMA;
- A pay stub or a government-issued picture ID that has the damaged property listed;
- Proof of home ownership, like copies of mortgage payments or a house deed; or
- A renter's lease or rental agreement to prove occupancy.

After you complete your application, you should try to gather copies of this information in case FEMA asks for the documents. You can contact these companies to request copies of your documents.

If you change your address after completing the application, notify FEMA. You must keep FEMA updated on your location and contact information so they will know you to contact you about your request for assistance and any payments given to you.

What happens after FEMA reviews your application.

Once FEMA completes their review of your application, they will send you a FEMA Decision Letter that states how much assistance they are providing to you, and how you may use the funds they give you.

You may only use FEMA money as listed in that letter. Ask for receipts when you use FEMA money and keep copies of these receipts for at least 3 years. You will need these receipts if FEMA audits you.

Also, be aware that if FEMA decides that some of the money they provided to you should have been covered by your insurance policies, they may ask you to repay those amounts too. FEMA can ask for repayment regardless of whether you actually get paid by the insurance company. So it is important to apply for your insurance benefits as soon as possible, and then keep track of what FEMA money you use while you're waiting for insurance money. *See Checklist for Individuals Applying for Insurance.*

Contact FEMA Helpline: 800-621-3362

Frequently Asked Questions: <https://www.disasterassistance.gov/help/faqs>

This checklist was prepared using information voluntarily contributed by the following law firms who are members of the Employment Law Alliance: Baker Donelson Bearman Caldwell & Berkowitz (Louisiana); Dinsmore & Shohl LLP (Ohio); Gray Robinson, P.A. (Florida); Gunster (Florida); Ice Miller LLP (Indiana); Lathrop GPM LLP (Missouri); Lewis Roca (Arizona); Pizarro & Gonzalez (Puerto Rico); Reed Smith (Virginia).

This document has been provided for informational purposes only and is not intended and should not be construed to constitute legal advice. Please consult an attorney if you have specific legal issues.

You May Be Able to Get Disaster Assistance

FEMA and the state, territory or tribal government may provide direct and financial disaster assistance to U.S. citizens, non-citizen nationals and qualified non-citizens.

Disaster assistance may include money for temporary rental assistance, home repairs, personal property loss, medical expenses, funeral expenses and other serious disaster-related needs or expenses not covered by insurance or other sources.



Citizen – Anyone born in the U.S.; a person born outside of the U.S. to at least one U.S. parent; or a naturalized citizen.

Non-Citizen National – A person in an outlying possession of the U.S. (i.e., American Samoa or Swain’s Island) on or after the date the U.S. acquired possession, or a person whose parents are U.S. non-citizen nationals. All U.S. citizens are U.S. nationals, but not every U.S. national is a citizen.



Individuals should consult an immigration expert to verify if they meet the immigration status requirements for FEMA disaster assistance.

A Qualified Non-citizen Includes

- Legal Permanent Residents (“**Green Card**” holders)
- Non-citizens **granted asylum**
- Refugees
- Non-citizens whose **deportation status is being withheld for at least one year**
- Non-citizens paroled into the U.S. for at least **one year for urgent humanitarian purposes or significant public benefit**
- Cuban/Haitian entrants
- Certain **battered non-citizens or their spouses or children**
- Certain victims of a **severe form of human trafficking, including persons with a “T” or “U” visa**

If an applicant does not meet the citizenship or immigration status at the time of application, the household may still apply for certain forms of federal assistance if:

- The parent or legal guardian of a minor child who is a U.S. citizen, non-citizen national or qualified non-citizen applies for assistance on behalf of the minor child, so **long as they live in the same household. The parent or legal guardian must apply as the co-applicant, and the minor child must be under age 18 at the time the disaster occurred.**

All individuals, regardless of citizenship and immigration status, affected by a major disaster **may be eligible for crisis counseling assistance, disaster legal services, disaster case management, disaster supplemental nutrition assistance program and other non-monetary, in-kind emergency disaster-relief programs.** These include medical care, shelter, food and water.

Apply for Disaster Assistance

Internet or Smartphone Application: Disaster survivors may apply for the Individuals and Households Program or check their application status at www.DisasterAssistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.

By Phone: Disaster survivors may call FEMA toll-free at 800-621-3362 to register for assistance or check their application status. Disaster survivors who are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY) may call 800-462-7585. Disaster survivors who use 711 or VRS (Video Relay Service) may call 800-621-3362.

In Person: Visit a Disaster Recovery Center.

- For locations, check FEMA's mobile app www.fema.gov/mobile-app or call 1-800-621-3362, or visit www.DisasterAssistance.gov.
- Disaster Survivor Assistance team members may visit door-to-door in your area. They will have official FEMA photo identification.

WHAT to DO if YOU DISAGREE with FEMA'S DECISION LETTER



YOU HAVE THE RIGHT TO APPEAL FEMA'S ELIGIBILITY DECISIONS
INCLUDING THE AMOUNT OF YOUR AWARD.

When do I need to submit my appeal?

You must submit your appeal within **60 days** of the date on your eligibility notification letter.



What do I need to provide?

A signed, written explanation outlining why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.

Your full name, your FEMA Application Number and Disaster Number, your pre-disaster primary residence address, and your current phone number and address should be included on all submitted documents. These numbers are printed on Page 1 of your Decision Letter, above your name and address.

Where do I send my appeal?



Mail to:
FEMA
P.O.Box 10055
Hyattsville, MD 20782-8055

Or



Fax to:
800-827-8112
Attn: FEMA Appeals Officer

How long will it take before I know if my appeal is approved or denied?

You will receive a decision letter from FEMA within **90 days** of FEMA's receipt of your appeal.

To check the status of your appeal, or to notify FEMA of any change to your mailing address or contact information, please visit www.DisasterAssistance.gov and select *Check Your Application Status*, or call FEMA's Helpline at 800-621-FEMA (3362)

Who can I call if I have questions about my appeal?

Call the FEMA Helpline at 800-621-3362 (voice/711/VRS). For Spanish, press 2. TTY: 800-621-3362. Or visit: www.DisasterAssistance.gov.

Help After a Disaster

FEMA Individual Assistance Can Help You Recover

FEMA B-545/ April 2019



How can FEMA help you?

Assistance from FEMA may help you and members of your household affected by a disaster take care of necessary expenses and serious needs that cannot be met through insurance or other forms of assistance.

Housing Assistance:

Housing Assistance may provide financial or direct assistance, including:

Rental Assistance: Financial assistance to rent temporary housing while disaster-caused repairs are made to your primary residence, or while transitioning to permanent housing.

Lodging Expense Reimbursement: Financial assistance reimbursement for short-term lodging expenses.

Home Repair: Financial assistance for homeowners to repair uninsured home damage caused by the disaster. The assistance is intended to repair the home to a safe, sanitary and functioning living condition.

Home Replacement: Financial assistance for homeowners who must replace or rebuild their primary residence as a result of the disaster.

Direct Housing: In limited circumstances where adequate temporary housing resources are not available within a reasonable commuting distance, FEMA may provide a temporary housing unit directly to homeowners and renters.

Other Needs Assistance:

Personal Property: Financial assistance to repair or replace common household items including, but not

limited to, furnishings, appliances, essential tools and assistive equipment that supports daily living activities.

Medical/Dental: Financial assistance to pay for medical or dental expenses or losses caused by the disaster. This includes, but is not limited to, hospital and ambulance services, medication, and the repair or replacement of medically necessary assistive devices or technology.

Funeral: Financial assistance for expenses incurred due to a death or disinterment caused directly or indirectly by the disaster. Expenses include, but are not limited to, the cost of a casket or urn and funeral services.

Child Care: Financial assistance for increased child care costs as a result of the disaster. Eligible expenses include child care costs for children aged 13 and under and/or children with a disability, as defined by Federal law, up to age 21, who need assistance with activities of daily living.

Miscellaneous Expenses: Financial assistance to purchase specific items not owned prior to the disaster. They may include, but are not limited to, items such as a wet/dry vacuum, chainsaw, or a generator for a medically necessary device.

Transportation: Financial assistance to repair or replace a vehicle damaged by the disaster.

Moving and Storage Expenses: Financial assistance to temporarily move and store personal property from the damaged primary residence while repairs are made. Assistance may also be provided for moving essential household goods to a new primary residence.

Clean and Removal: Financial assistance for services to remove contaminants and disinfect surface areas of the home affected by floodwater.

Critical Needs: Financial assistance for applicants who have immediate or critical needs because they are displaced from their primary dwelling.

Eligibility Criteria for Housing and Other Needs Assistance:

- Your disaster losses must be in a Presidentially declared disaster area;
- A member of your household must be a United States citizen, a non-citizen national, or a qualified alien;
- You have necessary expenses or serious needs as a result of the disaster that are not covered by insurance, or you filed an insurance claim but your benefits are not enough to cover your expenses, or your damage was not covered by insurance or other sources.

Additional FEMA Individual Assistance Programs

Crisis Counseling: Assists individuals and communities recovering from the effects of a disaster through the provision of community-based outreach and educational services.

Disaster Unemployment: Provides unemployment benefits and re-employment assistance services to survivors affected by a Presidentially-declared major disaster. These services are under the responsibility of the U.S. Department of Labor and administered by the State, Local, Territory, or Tribal government emergency management officials of the affected area(s).

Disaster Legal Services: Provides free legal assistance to low income individuals who are otherwise unable to secure legal services to meet their disaster related needs.

Disaster Case Management: Assists individuals with unmet needs caused by the disaster through the development and implementation of a Household Recovery Plan.

Partner Agency Assistance

To meet the needs of disaster survivors, FEMA partners with other governmental and non-governmental agencies.

FEMA works with the U.S. Small Business Administration to offer low-interest disaster loans to homeowners and renters in a declared disaster area. You do not need to own a business to apply for a disaster loan.

Learn more about applying for a disaster loan or about assistance available from other FEMA partners at: www.DisasterAssistance.gov.