

# FEMA Disaster Assistance in a Pandemic

FEMA Helpline: 800.621.3362 (emergency assistance)

**Disaster Recovery Centers may look different during a pandemic. You should try to apply online or by phone as soon as a Major Declaration of Disaster has happened.**

You can apply online at [DisasterAssistance.gov](http://DisasterAssistance.gov) and check your application status there as well. You can also apply through the FEMA app on your smartphone or by calling FEMA at 800-621-3362. Disaster survivors who are deaf, hard of hearing, or have a speech disability and use TTY may call 800-462-7585. Disaster survivors who use 711 or VRS (Video Relay Service) may call 800-621-3362

**You may be able to apply at a Disaster Recovery Center if FEMA has set one up in your area.**

FEMA may implement social distancing measures and may require masks and appointments. You should call in advance to see what guidelines FEMA has in place to reduce your exposure to the contagious virus. FEMA may have established a drive-thru Disaster Recovery Center. A facemask may also be required for you to drive-thru so be prepared. At a drive-thru Disaster Recovery Center you will remain in your vehicle and someone from FEMA will gather documents from you through your window, scan them to your account and return them to you.

**You can find Disaster Recovery Centers on FEMA's App, [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), or by calling 800-621-3362.**

**Individuals and Households Program (IHP)** helps individuals directly with benefits for disaster damage and loss. IHP includes: Housing Assistance (HA) and Other Needs Assistance (ONA).

**Housing Assistance (HA)-** this program helps with both temporary living options and repairs or replacement of your damaged home. Types of programs under HA include:

- **Lodging Expense Reimbursement** – Reimbursement of costs for hotels, motels, or other short-term lodging following evacuation
- **Rental Assistance** - Up to 18 months (unless extended by FEMA) of money to rent a house, apartment, manufactured home, recreational vehicle, or other living space while repairs are made to your pre- disaster housing
- **Manufactured Housing** - Temporary housing in mobile homes provided by FEMA
- **Direct Housing Assistance** - FEMA leases out rental properties or space in hotels in disaster areas to provide temporary housing directly
- **Home Repairs** – money to make repairs to a disaster-damaged home that you owned and lived in at the time of the disaster. Home repairs benefits are intended to make the home safe and functional to live in, not to return the home to its pre-disaster condition.
- **Home Replacement** – money to help replace a home that you owned and lived in that was completely destroyed by a disaster.

**Other Needs Assistance (ONA)-** this program helps with other losses not directly related to your actual home. Types of programs under ONA include:

**SBA Dependent ONA:** (for each of these programs you must first apply for a Small Business Administration (SBA) loan and be denied before you can qualify)

- **Personal Property** - money to replace essential items such as furniture and appliances
- **Transportation** – money to help repair or replace a damaged vehicle
- **Moving and Storage** – money to cover costs of moving and storing essential items while the damaged home is repaired

**Non-SBA Dependent ONA:** (can cover needs regardless of whether you have applied for an SBA loan)

- **Funeral** – money to help with costs surrounding disaster-caused death including funeral and reburial
- **Medical and Dental** – money to help with out-of-pocket costs due to disaster-caused injury or illness, lost medication and medical or dental equipment, and insurance co-payments
- **Child Care** - a one-time payment for up to 8 weeks of childcare cost increases due to the disaster
- **Miscellaneous** - reimbursement for the cost of buying or renting items used for repair or cleanup (such as a generator, chainsaw or dehumidifier)

**FEMA will arrange a virtual inspection of your damaged home and personal property as part of its review of your application.** The inspector may call you directly to plan the inspection, so answer all phone calls or texts until you have spoken with an inspector. If the inspector cannot get in touch with you, FEMA may consider your application withdrawn. The inspector may not call you to schedule a time to do your virtual inspection. You should be ready to explain the damages to your home, belongings, and vehicle to the inspector, in detail, at any given time. Please also refer to our “Virtual FEMA Inspections” legal information one pager at <https://www.trla.org/virtual-fema-inspections>

**Speak another language?** Ask FEMA to have an inspector who speaks your preferred language call you or provide you a translator. Ask FEMA to send all letters to you in a language that you can read.

If you cannot get to your damaged home for reasons such as displacement, disability, illness or other emergency, explain your reasons to both the inspector and FEMA directly at 1-800-621-3362. Be ready to answer the inspector’s questions about all the damage and show the inspector photos and any other evidence.

## Tips - Applying for Disaster Assistance

There are many disaster assistance programs. If you don't get help from one, you could still be eligible for another. The tips below are for **FEMA**, but other programs often require similar information.

*Apply right away!* The deadline to apply is 60 days from the date the disaster was declared unless extended by FEMA.

*Before contacting FEMA*, write down what you lost -ex. your home, furniture, appliances, car, medications, job, etc. Then write down what you need -ex. a place to live, medical care, money for rent, home repairs, or money to replace your belongings. Tell FEMA each thing you have lost.

*Wait to repair.* If possible, do not make repairs to your home or throw away your belongings before FEMA inspects them.

*Keep a Disaster Notebook.* Write your FEMA application number in your notebook. Each time you speak to anyone at FEMA or any of its programs write down the date, time, name and identification number of the person you spoke to and what they told you.

*Save all disaster related documents.* Save all papers related to your FEMA application and damages, such as copies of letters to and from FEMA, your FEMA application page, receipts related to your evacuation such as gas, hotels or moving and storage of your belongings, detailed pictures of all your home and property damage, and any receipts for repairs or replacing of items.

*Be prepared to prove your identity.* FEMA will need to see your current state or country-issued picture identification. If the applicant is a minor without a picture identification, FEMA will need to see the minor's social security card (or other proof of social security number such as public benefits letter) and birth certificate and the parent or guardian's picture identification.

*Be prepared to prove occupancy.* FEMA will need to confirm you lived in your home at the time the disaster happened. Some things FEMA will accept to prove occupancy are your driver's license, utility bills, credit card bills, bank statements, pay stubs, voter registration card, lease, or rent receipts. The documents need to be unexpired and/or dated within 3 months of the disaster date and have one of the applicant's exact names and the exact damaged address.

*Be prepared to prove ownership.* If you own your home, you must provide FEMA proof. Some things FEMA will accept as proof you own the home are your deed, mortgage statement, property tax bill or receipt, mobile home certificate of title or notarized bill of sale, or a will or similar legal document naming you owner. If you do not have any of these formal documents, FEMA may accept receipts for maintenance and repairs to the home prior to the storm.

*FEMA property inspection.* Once your application is accepted an inspector will contact you. Reply right away and plan for someone in the household to be at the inspection. Be ready to show the inspector the identity, occupancy and ownership documents described above. Have a list of all the damage to your home and belongings ready. You must show them each area or item damaged or it will not be considered for benefits. Inspectors will not go on the roof or under the home so you must have photos/videos of any damage to the roof or foundation ready to show the inspector. If nobody in the household can be at the inspection you must call FEMA and make other arrangements.

*Other tips:* Don't apply a second time as it will cause problems with your claim. If you haven't heard from FEMA, call them. If denied, you generally have 60 days to file a written appeal. We recommend you seek legal assistance right away with any appeals. If you appeal on your own, you need to attach evidence to support why you should not have been denied. You should always include the following statement: "*I hereby declare under penalty of perjury that the foregoing is true and correct.*"

## VIRTUAL FEMA INSPECTIONS

FEMA will arrange a virtual inspection of your damaged home and personal property as part of its review of your application. The inspector may call you directly to plan the inspection, so answer all phone calls or texts until you have spoken with an inspector. If the inspector cannot get in touch with you, FEMA may consider your application withdrawn. The inspector may not call you to schedule a time to do your virtual inspection. You should be ready to explain the damages to your home, belongings, and vehicle to the inspector, in detail, at any given time.

**Prepare for the inspection by making sure you are aware of all disaster-caused damage and having other documents on hand.** You will have to explain to the inspector all the damage to your home and belongings over the phone. It is helpful if you go room by room and write a list of damages to your home and belongings to rely on when speaking with the inspector. Inspectors record the type and quantity of damage. The inspectors also make other decisions which FEMA relies upon, such as whether the damage makes your home uninhabitable. Inspectors may not be able to see your damages on the call; it is helpful to have photos or other proof you can provide to FEMA. If your home was flooded and you took photos of the water inside your home, show those to FEMA too. Show FEMA any insurance documentation you may have.

**The virtual inspection is not just about stating the damage.** You need to be ready to prove occupancy and ownership (if you own your home) at the start of every inspection.

**Occupancy:** FEMA assistance is available to “occupants” of a household. This means you must prove you lived in the home when the disaster hit. FEMA can deny your application if it does not have enough information to show you occupied the home at the time of the disaster, so be sure you show evidence to the inspector. You can verify occupancy with documents such as: a utility bill, statement from your landlord, a bill or similar document sent to your home address with your name on it, a pay stub or other document from an employer showing your name and address, a current driver’s license, state-issued identification card, or voter registration with your name and current address.

**Ownership:** Unless you are renting, you will need to show the FEMA inspector proof you own the home. FEMA considers people owners if they have actual legal title, have a life estate, or lived in the home rent-free but were responsible for property taxes or maintenance before the disaster.

### Examples of proof are:

- A deed listing you as the owner that was current at the time of the disaster;
- Mortgage statements or homeowner’s insurance documents from within three months before the disaster;
- A property tax receipt or bill;
- A title or manufactured home certificate of title;
- A bill of sale from before the disaster; a death certificate and will naming you as an owner of the property, or affidavit of heirship showing that you are an owner through inheritance;
- Evidence that you paid for maintenance or repairs at the home before the disaster; or
- A contract for deed.

**Speak another language?** Ask FEMA to have an inspector who speaks your preferred language call you or provide you a translator. Ask FEMA to send all letters to you in a language that you can read.

If you cannot get to your damaged home for reasons such as displacement, disability, illness or other emergency, explain your reasons to both the inspector and FEMA directly at 1-800-621- 3362. Be ready to answer the inspector’s questions about all the damage and show the inspector photos and any other evidence.

# **LEGAL AID**

## **FOR DISASTER VICTIMS**

**Free Legal Services**  
**Available to Eligible Low-Income Disaster Victims**

Call **1-888-988-9996** and  
we can answer your questions about. . .

**Insurance** problems  
**Bankruptcy**  
**Leases** and **security deposits**  
**Unemployment** benefits  
**FEMA** benefits

*For help with these and other  
disaster-related legal problems, call*  
Texas RioGrande Legal Aid at  
**1-888-988-9996.**

**TEXAS RIOGRANDE LEGAL AID**

