



FEMA

Austin Joint Field Office

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FAQ-004



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HURRICANE HARVEY

FAQ

Everything You Need to Know About Federal Disaster Assistance

Q: How do I apply for assistance from FEMA?

The Federal Emergency Management Agency (FEMA) urges residents of the 39 Texas counties designated for Individual Assistance in the federal major disaster declaration to register with the agency without delay:

- Go online to register at DisasterAssistance.gov.
- Download the [FEMA app](#) for smartphones.
- Call 800-621-3362 between 6 a.m. and 10 p.m. Central Daylight Time. Those who use 711 or Video Relay Services may call 800-621-3362. Those who use TTY may call 800-462-7585. Due to high demand, lines may be busy. Please be patient, and try calling in the morning or evening when call volume may be lower.

The Texas federal disaster declaration covers survivors' eligible losses caused by Hurricane Harvey and flooding in these counties: Aransas, Austin, Bastrop, Bee, Brazoria, Calhoun, Chambers, Colorado, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Hardin, Harris, Jackson, Jasper, Jefferson, Karnes, Kleberg, Lavaca, Lee, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Jacinto, San Patricio, Tyler, Victoria, Walker, Waller and Wharton.

Q: What information will FEMA need when I apply?

Have the following information handy:

- Social Security number
- Address of the damaged primary residence or apartment
- Description of damage
- Information about insurance coverage
- A current contact telephone number
- An address where you can receive mail
- Bank account and routing numbers for direct deposit of funds

Q: If I need help with registering for disaster assistance, where can I get it?

- Call the FEMA Helpline at **800-621-3362** between 6 a.m. and 10 p.m. Central Daylight Time.
- Visit a State of Texas/FEMA Disaster Recovery Center (DRC).
- Go online to register at DisasterAssistance.gov.
- Download the [FEMA app](#) for smartphones.

Q: What happens after I apply for assistance?

After you register for disaster assistance with the FEMA, a FEMA-contracted inspector will contact you to schedule an appointment to assess your damaged property.

- If your original registration said your home was inaccessible, call the FEMA Helpline at 800-621-3362 to update your status.
- On-hold wait times of 2.5 to 4 hours have been reported, so please be patient as no inspection is scheduled until the applicant informs FEMA the home is accessible. To minimize your wait, call during non-peak hours like early morning or late at night.
- It may take up to 30 days for an inspector to contact an applicant.
- Make sure your house number is easily visible from the road.
- When the inspector arrives, ask for official identification. The badge should include the inspector's name, company and photo.
- Inspectors will have your case number and details about your property.
- The inspector will assess and verify damage caused by the disaster. There is no inspection fee. Generally, the inspection lasts about 30 minutes or less.
- If you are a homeowner, the inspector will verify your identity, proof of ownership and occupancy. Homeowners may show a tax bill, mortgage payment receipt or insurance policy with the property's address.
- If you are a renter, the inspector will verify your identity and occupancy via a rental agreement, recent utility bill, etc.
- Be aware of scams. Disasters often bring out criminals who prey on survivors. Call law enforcement immediately if someone claiming to be an inspector does not show you a badge with a photo or asks for money. Guard your personal information.

Q: After the inspection, when will I hear from FEMA?

After registering for assistance, you will receive a letter – or, if you requested, a text message or email – that will explain the status of your application and how to respond. If you requested communication via email or text, you can respond by logging into your account on DisasterAssistance.gov, using the [FEMA app](#), visiting a DRC or by calling the FEMA Helpline at **800-621-3362**.

If you don't follow up on the communication from FEMA, this may delay the assistance process.

Q: What should I do if FEMA says I'm ineligible for assistance?

The letter from FEMA will explain the status of your application and how to respond. It is important to read the letter carefully.

You may need to submit extra documents for FEMA to continue to process your application. Examples of missing documentation may include an insurance settlement letter, proof of residence,

proof of ownership of the damaged property and proof that the damaged property was your primary residence at the time of the disaster.

If you have any questions about submitting insurance documents, proving occupancy or ownership, or anything else about the letter, you may visit a DRC or call the FEMA Helpline at **800-621-3362**. If you use 711 or Video Relay Services, you may call 800-621-3362. If you use TTY, you may call 800-462-7585. You also may go online to [DisasterAssistance.gov](https://www.disasterassistance.gov).

Q: How can I appeal FEMA's decision?

All appeals must be filed in writing to FEMA. You should explain why you think the decision is incorrect. When submitting the letter, you should include:

- Full name
- Date and place of birth
- Address of the damaged dwelling
- FEMA registration number

In addition, the letter must either be 1) notarized and include a copy of a state-issued ID card or 2) include the following statement, "I hereby declare under penalty of perjury that the foregoing is true and correct." The applicant must sign the letter.

If someone other than the applicant or the co-applicant writes and submits the letter, there must be a signed statement from the applicant affirming that the person may act on the applicant's behalf. You should keep a copy of the appeal for your records.

Appeal letters must be postmarked or received by fax **within 60 days** of the date on the determination letter.

By mail:

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

By fax:

800-827-8112
Attention: FEMA – Individuals and Households Program

Q: Why did the U.S. Small Business Administration (SBA) contact me?

If you are contacted by the SBA regarding a low-interest disaster loan application, it is important to complete and submit the application as soon as possible. Returning the application does not obligate you to accept an SBA loan, but it is a **necessary step to being considered for other forms of disaster assistance**.

- SBA offers low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters.
- SBA also offers low-interest working capital loans (called Economic Injury Disaster Loans) to small businesses and most private nonprofit organizations having difficulty meeting obligations as a result of the disaster.
- For more information, you may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov or visiting

SBA's website at [SBA.gov/Harvey](https://www.sba.gov/Harvey). Deaf and hard-of-hearing individuals may call 800-877-8339.

Q: I can't afford a loan, so why am I being asked to fill out an SBA loan application?

You should apply to SBA even if you are not sure if you will need or want a loan. If SBA cannot approve the application, in most cases SBA refers you to FEMA's Other Needs Assistance (ONA) program for possible grant assistance. The ONA program covers items like disaster-related car repairs, clothing, household items and other expenses.

Q: What documents will FEMA need from my insurance company?

FEMA will want to see a settlement or denial letter from your insurance company to ensure there is no duplication of benefits. If your insurance company covers your losses, FEMA will not duplicate that coverage. If you still have unmet needs or damages that the insurance company does not cover, then FEMA may be able to provide you with assistance.

Q: What will FEMA accept as proof that I occupied my home?

FEMA accepts many documents as proof of occupancy, such as a utility bill, credit card bills or other first-class mail sent to you and showing the damaged property as your address; a pay stub; or a current driver's license.

Q: Do I have to sign anything to receive disaster assistance?

As a condition of receiving assistance from FEMA, you or another adult member of your household will be asked to sign a statement confirming that you are a U.S. citizen, a non-citizen national or qualified alien. If you or another adult member of your household cannot sign this statement, you may still receive assistance if you are the parent or legal guardian of a child in the household who is a U.S. citizen, non-citizen national or qualified alien. For information concerning your right to apply, you may call the FEMA Helpline at **800-621-3362**.

Q: I applied for disaster assistance two weeks ago and haven't heard from anyone. What should I do?

Call **800-621-3362** between 6 a.m. and 10 p.m. Central Daylight Time or visit a State of Texas/FEMA Disaster Recovery Center (DRC), locations of which may be found at: www.fema.gov/DRC.

Q: Do I have to repay the money from FEMA?

Grants received through FEMA's Individuals and Households Program do not have to be repaid. Loans from SBA must be repaid.

Q: Why did my neighbor get more money than I did?

Each case is reviewed individually. If you disagree with any FEMA decision, you have the right to appeal. If needed, refer to your letter of eligibility for information on what FEMA will, and will not, cover and for appeal instructions.

Q: I didn't receive enough money to meet all my needs. What do I do now?

Texans who still have critical unmet needs are encouraged to call United Ways of Texas (512-651-1149), which can provide access to other assistance provided by voluntary agencies, faith-based groups and other organizations. Those who have already called 2-1-1 Texas (2-1-1 or 877-541-7905) – a program of the Texas Health and Human Services Commission that helps Texas citizens connect with the services they need – still need to register separately with FEMA.

Most disaster assistance programs are intended to meet only essential needs and are not intended to cover all of your losses. Consider applying for a low-interest disaster assistance loan through the U.S. Small Business Administration (SBA). If you don't qualify for a loan, SBA will refer you back to FEMA for consideration under the Other Needs Assistance program, which covers items like disaster-related car repairs, clothing, household items and other expenses.

FEMA Individuals and Households Program applicants who have been found ineligible for assistance can have FEMA revisit their cases. If applicants feel that a mistake has been made, they have the right to appeal by calling the FEMA Helpline at 800-621-3362. Appeal FEMA's decision in writing if you have new information that changes your situation. Send the letter, including the FEMA application number and Hurricane Harvey disaster number (DR-4332), and mail it to:

FEMA National Processing Service Center
P.O. Box 10055
Hyattsville MD 20782-7055

FAX: 800-827-8112, Attention: FEMA

Q: Will FEMA pay for my food loss?

No. Food loss is not covered by FEMA. Voluntary organizations in the disaster area may be able to help you with food needs.

Q: Will FEMA help me pay my utility bills?

No. FEMA is not authorized to make such payments. However, voluntary organizations may be able to help for a short period.

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