

FEMA Benefits

The FEMA Individuals and Households (IHP) Program has two parts – housing assistance and financial assistance to provide for “other personal needs.” **The maximum amount** an individual may receive from FEMA is \$26,200.

I. Housing Assistance under IHP

Housing Assistance provides survivors with a grant for their housing needs when their home is destroyed or not fit to live in. The four forms of temporary housing assistance include:

Assistance to rent or lease for up to 18 months whether or not you got the \$2,358 initial checks.

Temporary housing like trailers, manufactured homes or other readily fabricated dwellings for use as temporary housing for up to 18 months subject to recertification of continuing eligibility (see below for information on recertification);

Up to \$5,200 to make emergency repairs to owner-occupied homes to make them safe and sanitary. FEMA will refer those able to pay to SBA to pay for more extensive repairs. If you cannot afford to repay an SBA loan, you are eligible for a repairs grant from FEMA;

Up to \$10,500 to replace your housing. FEMA determines the appropriate type of housing assistance based on cost effectiveness, convenience to the disaster survivors, and the suitability and availability of assistance.

For Katrina survivors, there must be recertification every 3 months or when 70% of the current rental assistance (\$1600) is spent.

How to Become Recertified:

1. Send your rent receipts to FEMA. Rent receipts must be legible, include dates covered by the rent, include the name of the person or agency to whom the rent was paid, have the landlord’s signature, the amount paid, the address of the rental unit and the landlord’s name, address and telephone number.

Explain to FEMA that you have a continuing need for temporary housing. Need is income-based and your rent must be greater than 30% of your income. Include information on your current income, and, if unemployed, your efforts to seek employment and things that have made it difficult (i.e. transportation).

2. Submit a housing plan to FEMA demonstrating your plans for finding permanent housing for your family. This plan should be for housing that your family can afford on your income. Please include the earliest date that you believe your family will be able to fulfill your housing plan.

3. If you lived in public housing before the hurricane(s) or if you currently live on a fixed income (elderly and disabled) or do not earn a living wage, your plan to find permanent housing is:

- a. Apply for a Section 8 Voucher or Public Housing, and
- b. Keep searching for apartments that you can afford. Call your local apartment locator and get a list of the least expensive apartment complexes in the area. Write down every apartment complex you call and the rental rates.
- c. If you call FEMA, they can also help you make a plan.

Additional Notes on Recertification:

- **403 Program to 408 Program** All eligible evacuees who began in the FEMA Apartments or "403" housing program and were transitioned to the 408 Program will now only need to re- certify one time. The deadline for that one time recertification process is October 31, 2006. If evacuees qualify for the extension, FEMA benefits will continue until February 28, 2007. This extension only applies to evacuees that began in the 403 and transitioned to the 408 program.

Other Financial Needs under IHP

FEMA will also assist survivors in replacing lost personal property and meeting other basic needs. This needs include:

- Work tools
- Cars and transportation
- clothes (including uniforms)
- Clean-up items
- Durable medical equipment such as wheelchairs
- Moving and storage expenses
- Medical and dental expenses not covered by Medicaid or insurance
- Funeral expenses

You are eligible for FEMA housing assistance if you are a US Citizen or lawful resident, or qualified alien and:

1. Your home was destroyed or is unfit to live in because of a major disaster or emergency.
2. Your insurance does not cover your housing costs.

Appealing a FEMA decision:

When you appeal a decision, you are asking FEMA to look at your case again. You may appeal **any** FEMA decision, including decisions related to housing costs.

- Your eligibility
- The amount or type of help FEMA has given you
- Late applications
- Requests to return money
- Recertification/continuing benefits

Notes on FEMA Appeals:

- * You **do not** need to apply for an SBA loan if you are applying for temporary housing assistance.
- *If you are unsure why FEMA denied you assistance, Common Ground legal or a legal aid attorney can help you communicate with FEMA to determine the reason(s) for denial.
- If you were approved for a grant of less than \$5,200 in FEMA home repair assistance, and

that grant combined with your insurance settlement does not cover the total cost of repairs, you can appeal for more funding for home repair.

→ If your application was denied because FEMA states that your contact information is no longer valid, contact FEMA at (800) 621-FEMA (621-3362) and have your denial letter and file number with you. Verify the contact information on file with FEMA and make sure that it is accurate. Correct the information and request FEMA to reinstate your application. If FEMA does not reinstate your application, you must appeal FEMA's denial within 60 days.

Follow these steps to appeal the decision:

1. Explain in writing why you think the decision about the amount or type of assistance you received is not correct. You should also sign the letter. Be sure to include your FEMA number and disaster number (1603 for Katrina). If you need help drafting your letter, call Common Ground legal or see sample letters at http://femaanswers.org/index.php/Recertification_%26_Appeal and http://www.lawyerscommittee.org/2005website/projects/katrinarelie/katrinapics/emergency_benefitletter.pdf.
2. Consult a Common Ground legal staff member or legal aid attorney about additional documents and forms that may be helpful to your appeal.
3. Mail or fax your letter to FEMA. To be considered by FEMA, your appeal letter must be postmarked within 60 days of the date of the FEMA decision letter. If 60 days has past, you should appeal anyway because FEMA has been responding to late appeals.
4. FEMA must issue a decision within 90 days of receiving the appeal letter.
5. Applicants may also request copies of their files from FEMA.

Call FEMA To Check on the Status of Your Appeal

Important Contact Information:

FEMA Contact Info:

FEMA Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055
or you can fax appeals to:
1-800-827-8112
Attention: FEMA - Individuals & Households Program
(Follow up your fax with a phone call to make sure it was received.)
Call 1-800-621-FEMA (3362) OR
TTY 1-800-462-7585
The line is available from 6 a.m. to midnight, seven days a week. You may get through faster if you call after hours.

- Need free legal advice?

Katrina Pro Bono Hotline 1-800-310-7029
NOLAC 504-529-1000
SE LA Legal Service 1-800-521-6242
Fair Housing Center 877-445-2100
Common Ground Free Legal Clinic
Saturday, 12-3, 1415 Franklin Ave, 504-717-7324

- Need help finding an attorney?

LA Bar Referral and Information Service can help.
Call 1-888-503-5747 or at www.lsba.org (click on Public Services).

Need more information?

<http://www.katrinalegalaid.org>
<http://www.lawhelp.org>

FREE Legal Clinic

Every Saturday, 12-3 PM
1415 Franklin Ave at N. Robertson
(504) 717-7324
FREE Internet, fax, phone and copies

FEMA

Eligibility and Appeals: What You Should Get, and How To Get It



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Outline of Information

This pamphlet provides information about what kinds of assistance you should have received from FEMA and how you can appeal if you didn't receive the benefits you are entitled to. It also explains the process you must follow to recertify your benefits. You can find more information at <http://www.femaanswers.org>.