

April 17, 2019  
FS 006

# FAQ

## Questions and Answers About FEMA Disaster Assistance

If you applied for assistance from FEMA because you sustained damage from the severe winter storm, straight-line winds and flooding in Nebraska, you received a letter from FEMA in the mail or via email. The letter explained the status of your application and how to respond. If you have not done so, it is important to read the letter carefully. Your letter includes the amount of any assistance FEMA may provide to you and information on the appropriate use of disaster assistance funds.

### Why did FEMA say I wasn't eligible?

You may need to submit additional information for FEMA to continue to process your application. Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was your primary residence at the time of the disaster

If you have questions about the letter, you may go online to [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), call the disaster assistance helpline at **800-621-3362** or **800-462-7585 (TTY)** or visit a Disaster Recovery Center. To find center locations and hours, go online to [fema.gov/DRC](http://fema.gov/DRC), download the [FEMA mobile app](#) or call the helpline.

### What does the letter mean when it says: "Home Is Safe to Occupy?"

To determine if you are eligible for federal disaster assistance, a FEMA inspection determines whether your home is safe, sanitary and functional. FEMA regulations define *safe* as secure from immediate disaster-related hazards or threats to occupants; *sanitary* as free of disaster-related health hazards; and *functional* as an item or home capable of being used for its intended purpose.

The FEMA inspection determines whether repair is necessary to ensure the safety or health of the occupant or to make the home functional. FEMA considers the following factors when determining whether assistance will be provided:

- The exterior of the home is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing and sewer and septic systems function properly.
- The interior's habitable areas are structurally sound, including the ceiling and floors.

- The home is capable of being used for its intended purpose.
- There is safe access to and from the home.

Disaster-caused damage may exist while the habitability of the home may not be affected.

### **Why did my neighbor get more grant money for repairs than I did?**

Each case is unique. There are several factors involved, including insurance status and the extent and type of damage found during the home inspection.

### **I can't rebuild my house with the money FEMA is offering me.**

FEMA assistance is not the same as insurance. FEMA assistance only provides funds for basic work to make a home habitable, including toilets, a roof, critical utilities, windows and doors.

### **Can my household apply if I am not a citizen?**

To register for FEMA's Individual Assistance, a member of the household must be citizen, non-citizen national or qualified alien of the United States. Survivors may also register for disaster assistance if they are a parent or legal custodian of a minor child who resides with them, and who is a citizen, naturalized citizen or qualified alien of the United States. Applicants may contact the Social Security Administration at [socialsecurity.gov](https://www.socialsecurity.gov) or **800-621-3362** or **800-462-7585 (TTY)** for information on obtaining a Social Security number for a minor child.

Applicants will be asked to sign a Declaration and Release form stating that they are a U.S. citizen, non-citizen national or a qualified alien. If they cannot sign the Declaration and Release but have a minor child who is a U.S. citizen, naturalized or a qualified alien residing with them, they can apply for assistance on their child's behalf and no information regarding their status will be gathered. They will be asked to sign a declaration that the child is a U.S. citizen, naturalized citizen, or a qualified alien.

If this situation applies to your household, please call us or visit a disaster recovery center. We can help you with this type of application. The disaster assistance helpline number is **800-621-3362** or **800-462-7585 (TTY)**.

### **What happens if I disagree with FEMA's decision?**

You may appeal FEMA's decision. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim, such as a contractor's estimate for home repairs.

FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance settlement or denial documents to FEMA.

## **How can I appeal?**

You must file your appeal in writing to FEMA. In a **signed and dated letter**, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name
- Disaster number
- Address of the pre-disaster primary residence
- Your current phone number and address
- Your FEMA registration number on each page of your documents

If someone other than you or a co-applicant is writing your letter, that person must sign the appeal letter, and you must provide FEMA with a signed statement authorizing the individual to act on your behalf.

Your letter must be postmarked within 60 days of the date on your determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail, in person at a Disaster Recovery Center, or online if you have a FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance), click on “Check Status” and follow the directions.

### **By mail:**

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

### **By fax:**

800-827-8112  
Attention: FEMA

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