

# Disaster assistance process overview

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Shrinking time between disaster and recovery.

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# Disaster assistance process overview

## A guide through the post-disaster recovery process.



Shrinking time between disaster and recovery.

At SBP, our goal is to shorten recovery time and eliminate unnecessary suffering by helping those affected by disasters to rebuild efficiently.

This guide is one way we can help. We've outlined the key sources of financial assistance, the technical details of the application process and the steps you'll take to move efficiently through the process. Having been involved in dozens of large-scale disaster recoveries, we will also share tips and advice we've learned along the way.

Maximizing your disaster assistance is a complicated process to undertake during an already difficult time. It's important that you don't allow frustration, lack of information or misinformation to force you to settle for less than what you are entitled to. We hope this guide helps you take full advantage of the help that's available, and speeds you along the road to a predictable recovery.

### KEY ASSISTANCE SOURCES

#### HOMEOWNERS INSURANCE

If you have homeowners insurance, this provides you funds to repair or replace your damaged property for covered losses in the event of a disaster.

#### NFIP

*National Flood Insurance Program*

This federal program provides flood insurance protection to participating property owners, renters and businesses.

#### SBA

*Small Business Administration*

You'll see this in regards to SBA loans which, despite the name, can be used by non-business owners to repair or replace homes, personal property and more.

#### FEMA

*Federal Emergency Management Agency*

The government agency that coordinates the response to a domestic disaster that has occurred and overwhelmed the resources of local and state authorities.

- **IHP**

*Individuals and Households Program*

This is a FEMA program that provides financial help or direct services to those who have necessary expenses and serious needs which they're otherwise unable to meet or cover.

- **ONA**

*Other Needs Assistance*

This is part of FEMA's IHP program, and provides support for non-housing needs.



## TIPS

#### YOU ARE YOUR OWN BEST ADVOCATE!

Be as detailed as possible about all of your disaster losses. You can't get assistance for losses and needs that your insurance company, FEMA or SBA don't know about.

#### YOU CAN AND SHOULD APPEAL DECISIONS!

If the amount suggested by the claims adjuster is too low, if you are denied, or offered insufficient amounts for FEMA assistance or an SBA loan—you can and should appeal.

#### DOCUMENT EVERYTHING!

Take pictures of damages, keep copies of all forms and communications. Sometimes things can get lost in the shuffle and it's extremely helpful to have backups.

# You've been through a disaster. Now what?

The three major funding sources—insurance, FEMA grants and SBA loans—are where you need to turn for financial help.

## INSURANCE

DO YOU HAVE HOMEOWNERS OR FLOOD (NFIP) INSURANCE COVERAGE FOR YOUR DISASTER-CAUSED LOSSES?

YES\*

NO

Then you'll want to register with FEMA.

**Homeowner's Insurance**

- Document damage covered by your policy
- Call your agent ASAP
- Get an inspection
- Receive settlement amount offer

**Flood (NFIP) Insurance**

- Document damage covered by your policy
- Call your agent ASAP (ideally within 10 days)
- Get an inspection
- Receive settlement amount offer

SATISFIED WITH SETTLEMENT OFFER?

YES

NO

YES

NO

Accept and apply funds to your recovery as appropriate.

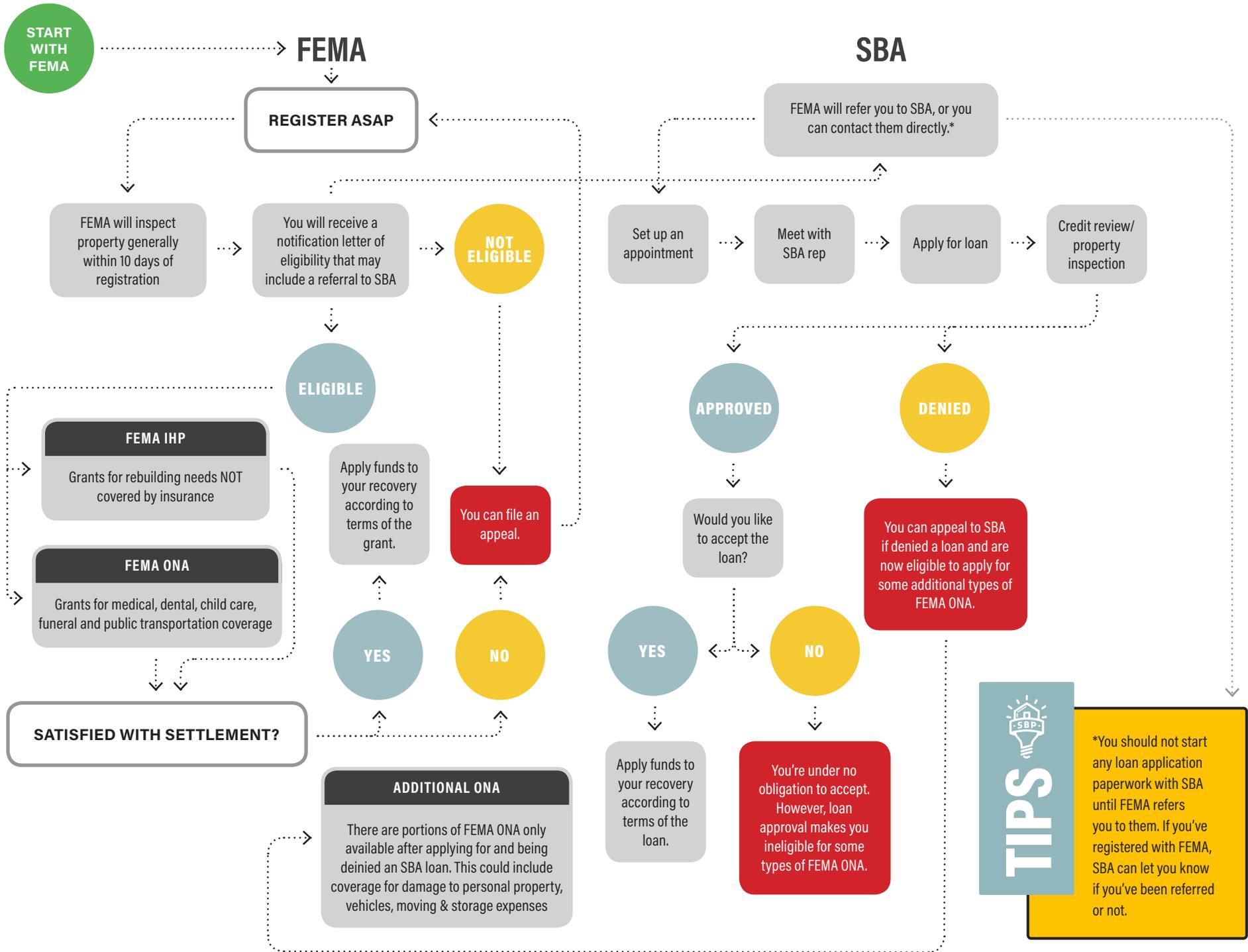
You can negotiate.

Accept and apply funds to your recovery as appropriate.

You can negotiate OR file an appeal to FEMA.

**TIPS**

\*It's a good idea to register with FEMA and begin the FEMA assistance application process while going through the insurance claims process to save time.



# Funding Sources

**If you've been impacted by a major disaster, these are three main funding sources that can help with your recovery.**

## INSURANCE

*Homeowners, Flood (NFIP)*

If you have insurance (NFIP and/or homeowners), filing a claim for covered losses is your first resource for funds to repair or replace damaged property and address other covered disaster-related expenses. Federal disaster assistance legally cannot provide funds for disaster losses that are covered by insurance.

### WHAT IT COVERS

Depending on the terms and limits of your policies:

- Funds to repair/replace covered losses to home and property
- Funds for additional living expenses if you are displaced from your home for repairs
- Other disaster-related needs as covered in your policy

## FEMA

*Individuals & Households Program (IHP)*

FEMA's Individuals & Households Program (IHP) provides financial help or direct assistance to individuals and families for eligible disaster-caused needs not covered by insurance. Even if you do not have insurance, you may be eligible for some types of assistance. IHP is designed to help meet essential needs and bring homes back to a livable condition, not pre-disaster condition.

### WHAT IT COVERS

Needs NOT covered by insurance in these areas (up to \$33K in total):

#### **Housing Other Needs Assistance (ONA)**

- Temporary housing assistance (rental funds or direct temporary housing)
- Funds for repair/replacement of a damaged home your policy
- Funds for medical, dental, funeral, childcare, public transportation, clean-up items and other eligible misc. expenses
- Funds for repair/replacement of personal property, vehicle and transportation, and moving and storage expenses

## SBA

*Disaster Loans - Home & Property*

The Small Business Administration's Disaster Home & Property Loans program provides assistance to homeowners and renters in a declared disaster area in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. **You don't need to own a business to qualify.**

### WHAT IT COVERS

Low interest, long term loan funds to help:

- Repair/replace damaged primary residence (up to \$200K)
- Repair/replace damaged personal property (up to \$40K)

*Also, to be eligible for some types of FEMA Others Needs Assistance you must first apply for and be denied an SBA loan.*

# Getting Disaster Assistance:

## File a Flood Insurance Claim through the National Flood Insurance Program (NFIP)



### DOCUMENT & CONTACT

Contact your NFIP insurance agent to start the claims process for flood damages.

Contact your homeowners insurance agent to report damages caused by other perils.

### REQUIRED DOCUMENTS

Policy number(s) and insurance company info

Documentation on damaged property, such as receipts, contractors' estimates & photos

### KEY TERMS



**Flood:** (NFIP definition) a general and temporary condition where 2 or more acres of normally dry land, or 2 or more properties, are inundated by overflow of inland or tidal water, unusual and rapid accumulation or runoff of surface water, or mudflow.

**Peril:** the cause of loss or damage; flooding is a peril that is excluded from homeowner insurance coverage; NFIP policies are additional insurance specifically for the peril of flooding

**Proof of Loss:** the form, and supporting documentation, that a policyholder signs and submits to the insurance company to obtain payment for covered losses

**Appeal:** To request a reversal or new decision be made on your behalf

### THE BASICS

If you suffered damages as a result of flooding and you have flood insurance, contact your NFIP agent as soon as possible to report losses.

A claims adjuster will be assigned to work with you to inspect damages and determine a dollar amount for your covered losses.

You do not have to accept the first dollar amount suggested—you can work with the adjuster, your insurance company and FEMA to reach a higher dollar amount for covered losses that you do agree on.

### THE FINE PRINT

**Flood insurance and homeowners insurance are different.**

Homeowners insurance doesn't cover flooding. Flood insurance only covers qualifying losses due to flooding; it does not cover damages occurring at the same time as a result of other perils, such as wind-driven rain through roofs or broken windows. Contact your homeowners insurance company to report damages caused by perils other than flooding.

**There are two types of flood insurance coverage:** building property and personal property (also called "contents"). You must have purchased both building AND contents coverage for both your home and possessions to be covered. Coverage is limited in basements and crawl spaces.

**Building property:** your home and the equipment used to run your home, like HVAC and built-in appliances. Insured at replacement cost value, up to the limits of your coverage. This is the cost to replace damaged parts of the home.

**Personal property/contents:** your possessions, like furniture, clothes and electronics. Insured at actual cash value, up to the limits of your coverage. This is the value of the item at the time of loss, minus depreciation—as things age or wear over time, they are generally worth less than when originally purchased, so you will receive less insurance money for them.

The complete *Proof of Loss*, along with supporting documentation, must be sent to your insurance company **within 60 days of the date of loss.**

# Getting Disaster Assistance:

## File a Flood Insurance Claim through the National Flood Insurance Program (NFIP) (Continued)

### THE FLOOD INSURANCE CLAIMS PROCESS

1. Report your loss to your insurance agent as soon as possible.
2. Your insurance company will assign an adjuster to your case. Within 24-48 hours, the adjuster will call you to schedule an appointment.
3. During their visit, the adjuster will inspect the property and may ask if you wish to request an advance payment from your insurance company. It is helpful to prepare a list ahead of time of your flood-caused damages. Take photos of all the damages and have copies of receipts, contractor estimates and other documentation to help with the loss estimation process.
4. The adjuster will send a detailed, room-by-room cost estimate of damage and *Proof of Loss* Form.
  - a. The *Proof of Loss* is your sworn statement of the amount you are claiming, including necessary supporting documentation, for your official claim for damages. A *Proof of Loss* can be many things, but must contain the specific details set forth in the Standard Flood Insurance Policy (see NFIP's standard form here).
  - b. Individual insurance companies may have different requirements for what supporting documentation needs to accompany the *Proof of Loss* form. Talk to your NFIP agent about what documentation your insurance company requires.
5. Review the cost estimate of damage and *Proof of Loss* form.
  - a. **If you agree with the suggested amount**, you will sign, swear to and submit it to your insurance company.
  - b. **If you do not agree with the suggested amount**, you can work through the following escalating steps until you agree on a new amount (it can be helpful to have your general contractor involved in this process): your adjuster, then your adjuster's supervisor, then your insurance company's claims department.
  - c. **If you still can't reach an agreement on a covered loss amount**, complete a *Proof of Loss* for the total amount you are requesting and send it with supporting documentation to your insurance company.
6. If the insurance company agrees with your *Proof of Loss*, the claim will be settled. If they disagree, you will receive payment for the undisputed amount and a detailed letter explaining the denial of any disputed amount.
7. If any part of your claim is denied, you have three options:
  - a. Send an amended *Proof of Loss* with more supporting documentation back to the insurance examiner
  - b. Submit a formal appeal to FEMA, within 60 days of receiving the denial letter, that includes supporting documentation for your appeal
  - c. File a lawsuit against your insurer, within one year of receiving the denial letter. Once you file a lawsuit you can no longer appeal your claim with FEMA or file an amended *Proof of Loss* with your insurer
8. If you find additional damage after you file the claim, or repairs cost more than estimated, contact your agent to file for additional payment.

### TIPS

Be sure to accurately describe how flood damages were caused by flooding and not other perils or previous wear/damage.

#### FOR EXAMPLE:

DO NOT SAY: My windows are damaged. Water is leaking into the house as a result.

DO SAY: Before the flood my

windows were watertight. After the flood damaged my windows, the wood began to deteriorate causing water to leak into my home.

Photograph and move water-damaged items outside to help prevent mold, but don't have them hauled away until after the adjuster sees them.

If you took steps to prevent damage before an imminent flood, such as buying sandbags or renting a storage space to protect your belongings, you may be eligible to receive up to \$1,000 reimbursement for those expenses.

# Getting Disaster Assistance:

## Register for FEMA Individuals & Households Program Assistance



### DOCUMENT & REGISTER

#### HOW TO REGISTER

Online: [www.disasterassistance.gov](http://www.disasterassistance.gov)

By phone: 1-800-621-FEMA (3362)

#### REQUIRED REGISTRATION INFORMATION

- Social security numbers
- Contact information (phone & current mailing address)
- Financial information (your family's total household income)
- Insurance information (types of coverages you have)
- Documentation of personal loss
- Banking information (bank name, account type, account & routing number)



#### KEY TERMS

##### **Presidential Disaster Declaration:**

Dictates an area that qualifies for emergency federal governmental aid as a result of a catastrophe.

#### THE BASICS

FEMA's Individuals & Households Program (IHP) provides financial help or direct assistance to individuals and families for eligible disaster-caused needs not covered by insurance. Even if you do not have insurance, you may be eligible for some assistance.

#### TYPES OF ASSISTANCE INCLUDE:

##### **Housing** (If not covered by insurance)

- Rental assistance or direct temporary housing to cover temporary housing needs
- Costs to repair/place damages to home to bring it to a livable condition

##### **OTHER NEEDS ASSISTANCE** (ONA) (If not covered by insurance)

- Medical, dental, funeral, childcare, public transportation, clean-up items and other eligible miscellaneous expenses
- Repair/replacement of personal property, vehicle and transportation, and moving and storage expenses

You can begin the application process as soon as the President makes a major disaster declaration for your state. This application starts the consideration process for all types of FEMA IHP assistance for which you are eligible—you do not need to create multiple applications.

Households may receive multiple types of IHP assistance; FEMA will determine which are appropriate, and you can appeal this decision. Check [www.fema.gov/disasters](http://www.fema.gov/disasters) to see if your disaster was declared.

Applying for federal disaster assistance is a process with several steps, and many times successful applications require rejections or denials to be part of the process. If you are denied, it doesn't always mean that you aren't eligible for or won't get assistance. Often, more information or corrected or differently worded language is needed for your application to be considered.

**FEMA considers a denial to be the start of a conversation between themselves and the applicant. Do not be discouraged if you receive a denial during the process—appeals are part of the process and you may appeal ANY decision.**

#### THE FINE PRINT

By law, FEMA cannot provide money to individuals or households for losses that are covered by insurance. You have up to 12 months from the date you registered with FEMA to submit your insurance information for review.

# Getting Disaster Assistance:

## Register for FEMA Individuals & Households Program Assistance (Continued)

Housing repair/replacement assistance is designed to bring homes to a livable condition, not to bring them back to pre-disaster condition.

To be eligible for some types of ONA (repair/replacement of personal property, vehicle and transportation, and moving and storage expenses), you must have first applied for and been denied a Small Business Administration (SBA) disaster loan (see the section on SBA Disaster Loans).

IHP grant assistance is limited to a maximum of \$33K and a period of 18 months following the disaster declaration.

If you received financial assistance from FEMA in a past disaster and live in a Special Flood Hazard Area (SFHA), you are required to purchase and maintain flood insurance in order to be eligible for federal disaster assistance in the future.

### DAMAGE INSPECTION & NOTIFICATION PROCESS

#### Required Documents to Have for Your Inspection

- Proof of ownership/ occupancy (tax bill, mortgage statement, utility bill, deed, etc.)
- Contact information (phone & current mailing address)
- Photo ID
- Insurance information (including auto)
- List of storm-related damages and a list of pre-storm damages (things the inspector does not need to consider because they were caused by something other than the disaster—FEMA assistance only covers disaster-caused needs)

1. If you have insurance, contact your insurance agent first. After that, register with FEMA as soon as possible! Generally, you must register within 60 days of the disaster declaration.

2. An inspection date and time will be set for your home within 7-10 days. The inspector will document your damages onsite and provide you with a FEMA case number that you can use to track your case.



**DO NOT MISS YOUR INSPECTION.** If you can't be there, call and re-schedule your appointment or ask another person age 18 or older to stand in for you. If someone is standing in for you, they should also have a letter, text or email from the homeowner that

states why he/she cannot be on hand, how they know you, signature and date, and contact information.

3. Within about 10 days of the inspector's visit, you will receive a letter from IHP informing you of the decision on your request for help.

- If you are eligible, the letter will explain what the money can be used to pay for. Only use the money as explained in the letter. This will be followed by a U.S. Treasury/State check or there will be a transfer of cash to your bank account.
- If you are not eligible for help, the letter will give the reason for the decision and your rights to appeal.
- If referred to the SBA for the SBA Disaster Loans Program, you will receive an SBA application and the SBA may call to set up an appointment.

# Getting Disaster Assistance:

## Register for FEMA Individuals & Households Program Assistance (Continued)



### TIPS

Even if your area has not been added to the declaration for assistance yet, you should still register if you have disaster-caused damages as it may be added in the future.

Inspectors make many, many house visits every day. Anything you can do to make their job easier will work to your advantage. Inspections typically take between 20-45 mins.

- Make sure your house number is clearly visible from the road.
- Provide good contact information. If you do not have a phone, give your neighbor's phone number or the number of someone who can alert you if the inspector is trying to reach you.
- Take photos of all damages. The inspector's photos will not be as comprehensive as yours. These photos may be useful in the initial decision or in a subsequent appeal.
- Remember that no decision will be made onsite.

If FEMA does not know about it, they cannot reimburse you for it! Discuss all your losses and concerns with your inspector, not just house damages.

These additional types of losses may be eligible for IHP's Other Needs Assistance:

- Vehicle or means of transportation
- Appliances
- Storm-related medical or dental concerns
- Displacement (if you need housing assistance)
- Work-related tools or supplies

Protect yourself from disaster-related fraud.

- FEMA and SBA staff NEVER ask for money from those affected by a disaster.
- Beware of anyone claiming to be from FEMA or the state who asks for your Social Security number, bank account number or other sensitive information. If you have any doubts, do not give out information and file a report with the police.
- If you have inspectors come to your home, be sure to ask for identification—federal and state representatives carry photo ID.
- If you suspect fraud, call the FEMA Disaster Fraud Hotline at 866-720-5721.

# Getting Disaster Assistance:

## Appealing a FEMA Disaster Assistance Decision

### APPEAL PROCESS

Be prepared to be involved in your FEMA process. Appeal, follow up, call and engage with the system as much as possible to make your voice and your needs heard.

You may appeal any decision FEMA makes about what types and amounts of disaster assistance you qualify for. FEMA considers a denial to be the start of conversation between themselves and the homeowner. A denial doesn't necessarily mean that you aren't eligible or won't receive assistance but that there may be more steps you need to take in the process to get it.

A denial or insufficient funds from your insurance company and SBA are often necessary steps towards a FEMA approval. Federal disaster assistance can be a helpful tool if you are willing to put time and effort into the process.

### BEFORE YOU APPEAL

**Contact your insurance company.** By law FEMA cannot provide money for losses that are covered by insurance. This means FEMA cannot consider an application without the appropriate insurance information.

**Maintain several copies of all documents.** Documents get lost easily. Maintain all duplicates in the event you need to send them again.

**Request your file from FEMA.** This will show what info they used to make their decision. You have 60 days from the date of decision to respond. Work within this timeline.

**Review the Presidential Disaster Declaration Announcement.** The language used on the declaration is key for a successful application/appeal. Find it at [www.fema.gov/disasters](http://www.fema.gov/disasters).

National Disaster Legal Aid has a free, interactive FEMA appeals tool that will generate a FEMA file request and appeal letter for you based on your answers to a series of questions. You can find the tool at [https://www.disasterlegalaid.org/legalhelp/item.5466-Appeal\\_Your\\_FEMA\\_Decision](https://www.disasterlegalaid.org/legalhelp/item.5466-Appeal_Your_FEMA_Decision) If not using the interactive tool, below you will find tips on what to include when writing your appeal letter yourself.

### What to Include in Your Appeal:

1. Letter to FEMA
  - FEMA number AND Presidential Disaster Code

- Full name and SSN of property owner
- Address of property affected by the disaster
- Contact information
- Complete details about concerns and justification for the appeal
- Signature, date
- \*If this letter is written by someone other than the applicant, also include the writer's name, address, phone number, and relation to the applicant

### 2. Copy of State ID

### 3. 2 – 3 Contractor estimates (Copies)

- On letterhead
- Signed by contractor
- Specify that damages are storm related
- Line by line breakdown of damages and cost
- Verifiable phone number

### KEEP IN MIND

Use the language of the Presidential Disaster Declaration in your appeal letter. If the "event" is termed a flood, for each instance of damage in your letter, clearly state how the flood (or other type of disaster event listed in the declaration) caused it.



#### For example:

DO NOT SAY: My windows are damaged. Water is leaking into the house as a result.

DO SAY: Before the flood my windows were watertight. After the flood damaged my windows, the wood began to deteriorate causing water to leak into my home.

Make sure all information is correct. Check for spelling errors.

Make sure the name of the homeowner is listed on all supporting documents. For example, having your married name on your mortgage and your birth name on your ID could create challenges in processing your application.

# Getting Disaster Assistance:

## Appealing a FEMA Disaster Assistance Decision (Continued)

Some types of FEMA Other Needs Assistance (ONA) require you to apply for and be denied a SBA Disaster Assistance Loan before you are eligible. Your application may be denied and you will be referred to the SBA for that reason. If you complete an SBA Loan Application and are denied a loan, you will then be referred back to FEMA.

### EXAMPLE APPEAL LETTER WITH SAMPLE ISSUES

**FEMA #** 12345678

**DISASTER #** 4241 SC

**NAME** John Smith

**ADDRESS** 123 Main Street, Town, XX 01234

**PHONE** (123) 456-7890

Since the time of the FEMA inspection (01/02/20XX), disaster damage has happened that requires necessary and essential repairs to be made to my home.

Due to contamination from flood waters during the disaster, my well needs to be sanitized. See attached estimates.

Mold growth has resulted since flood waters entered my home during the disaster. According to the contractor, the ceiling and floor need professional mold remediation. See attached contractors' estimates.

-John Smith  
01/02/20XX

Attached: photo of my driver's license, repair estimates

### AFTER YOU APPEAL

Maintain copies of your original documents in case you need to submit additional appeals.

Always follow up. Keep asking questions and re-applying. Be prepared for the process to take time and energy.

Keep records of your communications with FEMA officials as well as their names and contact information; this may be helpful with future appeals.

Go to places or events where FEMA staff are present. After a disaster, FEMA will often set up Disaster Recovery Centers in public locations. Working through the application and appeal process with them in person can be helpful.

# Getting Disaster Assistance:

## Applying for SBA Disaster Home & Property Loans



### DOCUMENT & APPLY

#### HOW TO APPLY

Online: [www.disasterloan.sba.gov/ela/](http://www.disasterloan.sba.gov/ela/)

#### By mail:

US Small Business Admin.  
Processing & Disbursement Center  
14925 Kingsport Rd | Ft. Worth, TX 76155-2243

#### In person at a Disaster Recovery Center

Contact SBA: [www.sba.gov/disaster](http://www.sba.gov/disaster)

1-(800) 659-2955 | TTY: 1-800-877-8339  
[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

### REQUIRED DOCUMENTS

- Contact information
- Social security numbers
- FEMA registration number
- Deed or lease information
- Insurance information
- Financial information



### KEY TERMS

**Loan:** the lending of money to a borrower that must be repaid and is provided at a cost, known as interest.

**Interest rate:** a percentage of a loan that must be repaid on top of the original loan amount.

**Collateral:** a borrower's property that is promised to the lender for the duration of the loan period in case the borrower does not repay the loan.

### THE BASICS

The SBA Disaster Home & Property Loans program provides low interest, long term loans to homeowners and renters to repair or replace the primary residence and personal property damaged by a disaster.

- Homeowners and individual unit owners may apply to borrow up to \$200,000 to repair or replace their primary residence to its pre-disaster condition. A homeowners association may apply to SBA for up to \$2 million to repair damages to common areas.
- Renters and homeowners may borrow up to \$40,000 to replace or repair personal property—such as clothing, furniture, cars and appliances—damaged or destroyed in a disaster.

The amount SBA will lend depends on the cost of repairing/replacing your home/personal property, minus any insurance settlements or other payouts.

In some cases, SBA can refinance all or part of a previous mortgage.

### THE FINE PRINT

- Cannot be used for secondary homes, but rental units may qualify for a business disaster loan.
- Cannot be used to upgrade homes unless required by local building code. Improvements that help prevent the risk of future property damage by a similar disaster may be eligible for up to a 20% loan amount increase.

# Getting Disaster Assistance:

## Applying for SBA Disaster Home & Property Loans (Continued)

- Remember, these are low interest loans that can be helpful in covering your immediate needs but will eventually need to be paid back. Interest rates for homeowners and renters unable to obtain credit elsewhere won't exceed 4%, and loans are offered with up to 30-year terms in many cases.

### THE APPLICATION PROCESS

1. Register with FEMA to obtain a registration number.
2. FEMA will refer eligible registrants to the SBA to apply for a disaster loan.
3. Apply for an SBA loan by submitting a completed loan application and a signed and dated IRS Form 4506-T giving permission for the IRS to provide SBA your tax return information.
4. SBA will review your credit before sending an inspector to your home to verify disaster-related damages.
5. A loan officer will determine your possible loan amount, taking into consideration insurance or other settlements. The approximate timeframe is 2-3 weeks for a decision from SBA following the inspection. If approved, SBA will prepare and send loan documents to you for your signature. You do not have to follow through with accepting the loan.
6. If you are denied a loan, you have two opportunities to appeal: first, within 6 months of the first notification, and second within 30 days of the second notification. Additional documentation will almost always help your case.



- Do not wait for your insurance settlement before applying for an SBA loan, if referred to SBA by FEMA; loan amounts can be adjusted later.
- You must apply for an SBA loan, even if you do not intend to use one, in order to qualify for certain benefits through FEMA's Individuals and Households Program (IHP) Other Needs Assistance program.
- To obtain a loan, you must have sufficient credit, collateral (required for loans over \$14,000), and be able to demonstrate that you can repay the loan.