For disaster victims who need legal help with:

FEMA

Call TOLL-FREE: 866-456-4995

FAQ ABOUT DEALING WITH FEMA FOLLOWING A DISASTER:

What is FEMA?

- FEMA is the Federal Emergency Management Agency responsible for providing and coordinating emergency services in Presidentially declared disaster areas.

What types of disaster assistance programs are available in a disaster?

1. FEMA's Individuals and Households Program (IHP) provides money and direct services to those affected by a major disaster. To get help from this program, you must meet eligibility requirements.
2. The U.S. Small Business Administration (SBA) provides low-interest loans for damage to property owned by homeowners. renters, businesses and private non-profit organizations that are not fully covered by insurance.

Are there deadlines for filing for IHP and SBA assistance?

- Yes there will be a deadline to file for Individual Assistance.
- Yes there will be a deadline to file for a Small Business Administration loan. While no one is re- quired to take out an SBA loan, applications are a key part of the FEMA registration process. They must be completed and returned to qualify for a FEMA "Other than Housing Needs" grant. SBA loan denial may open up additional FEMA assistance to eligible applicants.

What types of assistance are available through the Individuals and Households Program (IHP)?

- Two types of disaster assistance, "Housinq Needs" and "Other than Housinq Needs", are available to individuals and families in an area whose property has been damaged or destroyed and whose losses are not completely covered by insurance.

Can I get money or other help for "Housing Needs" caused by a disaster?

All of the following must be true:

- You have losses in an area that has been declared a disaster by the President.
- You filed for insurance benefits.
- The damage to your property is not covered by your insurance, or your insurance does not pay enough to cover your losses.
- You or someone living with you is a United States citizen, a non-citizen national, or a qualified alien.
- The damaged home in the disaster area was where you live most of the time.
- You were living in the home in the disaster area at the time of the disaster.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

Can I get money for "Other than Housing Needs" that are the result of a disaster?

All of the following must be true:

- You have losses in an area that the president has declared a disaster area.
- You filed for insurance benefits, The damage to your property is not covered by your insurance, or your insurance does not pay enough to cover your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have applied for a loan from the Small Business Administration and have been denied for a SBA Loan and have accepted assistance from all other sources for which you are eligible (e.g. insurance proceeds)..

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How do I apply for IHP assistance?

- Online at www.disasterassistance.gov
- Telephone by calling (800) 621-3362.
- Call TTY (800) 462-7585 if you have speech or hearing disabilities.
- In person at a local FEMA Disaster Recovery Center.

How long will it take to get FEMA/State disaster help?

- You should get a LI_S. Treasury/State check or notification of a deposit to your bank account within about ten days of the inspector's visit
- Within 72 hours if you have direct deposit and are eligible.
- Other types of assistance may be provided later, based on specific eligibility and need

What if I am denied help by FEMA?

- If FEMA denies your application, it will mail you an explanation. Look for the denial reason(s) under the "Determinations" heading in the letter from FEMA.

Can I appeal a denial of FEMA assistance?

- Yes. Explain in writing why you think the decision about the amount or type of assistance you received is not correct. You, or someone who represents you or your household. should sign the letter. If the person writing the letter is not a member of your household, there must be a signed statement saying that that person may act for you.
- Include the FEMA registration number and disaster number in your letter of appeal. They are shown at the top of your decision letter.
- Mail your appeal letter to: FEMA - Individuals & Households Program National Processing Service Center: **P.O. Box 10055, Hyattsville, MD 20782-7055 or fax you appeal letter to: (800) 827-8112, Attention: FEMA - Individuals & Households Program**
- **IMPORTANT:** FEMA can consider your appeal only if it is faxed or postmarked within 60 days of the date of the decision letter. Remember to date your letters and to keep a copy of all documents submitted to FEMA If you fax, print a copy Of the notice that the fax went through.
- FEMA reviews all appeals.
- FEMA usually makes a decision within 30 days. It will mail you the response to your appeal.
- If you do not receive a favorable response, you may file an additional appeal.

What types of disaster loans can the Small Business Administration provide following a disaster?

The Small Business Administration can provide three types of disaster bans to qualified homeowners and businesses:

- Home disaster loans to homeowners to repair disaster-related damages to home;
- Home disaster loans to homeowners and renters to replace personal property damaged or destroyed in a disaster;
- Business physical disaster loans to business owners to repair or replace disaster-damaged property, including inventory, and supplies; and
- Economic Injury disaster loans which provide capital to small businesses and to small agricultural cooperatives to assist them through the disaster recovery period.

How do I apply for a Small Business Administration Loan?

- Call 1-800-659-2955 M-F, 8 a.m. to 6 p.m. (EST)

If you were affected by a natural disaster and need legal help, call toll-free:

1-866-456-4995

Apply on-line at www.legalservicesalabama.org/apply-for-services

LSA CALL CENTER HOURS:
8:30 a.m. to 4:30 p.m.

Legal Services Alabama is an independent, nonprofit organization that provides qualifying low-income individuals With free civil legal assistance. LSA is a statewide program serving all 67 counties in Alabama and provides a full range Of services for disaster victims. This brochure offers legal information, not legal advice. Wc try hard to make sure Our bro- churcs accurately explain your rights and options. However, this brochure does not apply the law to your personal facts. For this sort of legal advice, you should call a lawyer.