For disaster victims who need legal help with:

HOUSING

Call TOLL-FREE: 866-456-4995

Disaster Relief
Individual and Household Program
FEMA Housing Assistance

FAQ ABOUT FIXING OR REPLACING MY HOME FOLLOWING A DISASTER:

I owned a home that was damaged due to a natural disaster (such as a hurricane or tornado). Can I get help from FEMA to repair or replace it?

- You must show that the disaster destroyed your home or made it unlivable, or that you cannot get to your home because of the disaster.
- You must own no other house where you could live.
- If you have insurance, you must show that you have unsuccessfully tried to get insurance bene- fits, or that you don't have enough insurance to cover your damages.
- You must also agree to repay FEMA to the extent that you later get insurance benefits.

How can I get this help?

- You can apply online at www.fema.eov. FEMA urges victims to register online.
- You can call 1-800-621-3362. The phones are open 24 hours a day, 7 days a week. They stay busy. Your best chance to get through is in the early morning or late at night.
- You can go to a FEMA Disaster Recovery Center and get help to file by phone or online.
- If you are hearing-impaired, you can call 1-800-462-7585.
- Be ready to give your Social Security number, describe your losses, give financial information and, directions to the damaged property.

How much help can I get to repair my home?

- For home repairs to let you live in your house safely, you can get up to $32,400.
- You can get a Small Business Administration (SBA) disaster loan for more repairs.

What if my home can't be repaired?

- If damages to your home were more than $32,400, you can get up to toward replacing your home.
- You may also be eligible to get 100% financing through HUD mortgage insurance. call FEMA at 1-800-621-3362.

If I owe money to a creditor, can the creditor take my FEMA money?

- No. The money is totally exempt from garnishment.
- You should make sure your bank knows the money is from FEMA.

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LEGAL SERVICES CORPORATION

JUSTICE FAIRNESS HOPE
Legal Services Alabama

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What if FEMA denies me?

- You have the right to appeal. Your denial notice tells you how to appeal.

What if I don't like what FEMA offers me?

- FEMA expects you to accept the first housing assistance it offers.
- If you have a good reason to turn FEMA down, explain the reason fully.
- If you turn down FEMA's offer without a good reason, you can end up with nothing.
- You have the right to appeal.

How can I help make sure I get the help I need from FEMA?

- Keep a disaster notebook. Write down your FEMA application control number. List all your calls with the date you called, the phone number you called, the name of the person you spoke to and what they told you.
- Whenever you call FEMA, have your FEMA number handy.
- If you haven't heard from FEMA, call them. Do not submit a new second application. This will only cause problems later.
- Save all papers, including rent receipts, leases and all copies of letters to and from FEMA, SBA, IFGP and any other agency.
- If you can, take pictures of the damage. Get double prints.
- If the FEMA inspector comes to your home, try to be there. Show or explain to them your damage. Ask the inspector to write everything down, since a good inspection is very important to support your need for help.

Can I get other kinds of help from FEMA?

- Can I get other kinds of help from FEMA? FEMA can also help you find a place to live while you repair your home.

What if FEMA denies me?

- You have the right to appeal. Your denial notice tells you how to appeal.

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

1-866-456-4995

or

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.