



## **FEDERAL EMERGENCY MANAGEMENT (FEMA) APPLICATION**

### Frequently Asked Questions

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**Q:** What do I do if I am in need of immediate assistance?

**A:** Contact one of FEMA's disaster assistance partners for help with the following immediate needs:

- **Emergency Medical Assistance:** Please dial 9-1-1.
  - **Emergency Shelter:** Locate options by zip code by visiting the American Red Cross at [redcross.org](http://redcross.org) or Salvation Army at [salvationarmyusa.org](http://salvationarmyusa.org), or by texting SHELTER and your zip code (for example, "SHELTER 01234) to 4FEMA (43362). (Standard text message rates apply.)
  - **Immediate Needs:** Contact the Florida Division of Emergency Management at (850) 413-9969 for help or referral to trusted disaster assistance partners serving your area. The FEMA Helpline (1-800-621-3362/TTY (800) 462-7585) may be able to provide additional referrals.
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**Q:** How long will it take to process my FEMA application?

**A:** To help set realistic expectations, recovery officials from FEMA offer these guidelines on how long some of the steps are likely to take based on past examples:

- **For a FEMA inspection?** A FEMA disaster inspector will make an appointment to meet you at your damaged home, on average, within a week.
- **To get money from FEMA?** If an inspection shows you have uninsured eligible damage or need to rent housing while displaced from your home, a check can be printed and put in the mail within two days of the inspection. For those who have checking accounts and use electronic deposit, as most do, the funds are deposited almost immediately after being approved. The money usually arrives before the official letter explaining the award comes in the mail. However, the whole process can be delayed if key information is missing.
- **To get alternative housing?** Those who are unable to find housing, and let FEMA know that when they register or by calling back to the registration line, will be contacted by FEMA for follow-up interviews on their housing needs. FEMA continues looking for rental resources in the hardest-hit areas, and may be able to provide those who have registered with a list of possibilities. This is done

on a case-by-case basis and the timeframe varies. The process often takes 4-8 weeks from when the request is made depending on the individual circumstance.

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**Q:** Should I submit a claim to my insurance company?

**A:** Yes. You have up to 12 months from the date you registered with FEMA to submit insurance information for review. Money cannot be provided to individuals or households for losses already covered by insurance. If you have not already contacted your insurance agent to file a claim, do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance. After filing a claim, if any of the following situations occur, FEMA may be able to provide some assistance:

- **Your insurance settlement is delayed.** Delayed means a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstance. You should include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, you should include the claim number, the date when you applied, and the estimated time it will take to receive your settlement. Any help awarded to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.
- **Your insurance settlement is insufficient to meet your disaster-caused needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-caused need, you will need to write a letter to FEMA indicating your unmet need. You will also need to send in the claim settlement documentation from your insurance company for review.
- **You have exhausted the Additional Living Expenses provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-caused temporary housing need, write a letter to FEMA indicating why you continue to have a temporary housing need. You will also need to provide documentation to prove use of Additional Living Expenses from insurance, and a permanent housing plan.

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**Q:** How can I appeal a denied claim?

**A:** If you receive a letter saying that you are ineligible or that your application is incomplete, this does not necessarily mean you will not receive help – you have the right to appeal the decision within 60 days of receiving mailed notification from FEMA.

An appeal is a written request to review your file again with additional information you provide that may affect the decision. You may appeal any decision provided by FEMA regarding your Individual Assistance.

Appeals may relate to your initial eligibility decisions, the amount or type of assistance provided to you, late applications, requests to return money, or a denial of Continued

Temporary Housing Assistance. Prior to requesting an appeal review, you should review your file with a FEMA Helpline agent at 1-800-621-3362 (FEMA), or (TTY) 1-800-462-7585, or request a copy of your file from FEMA so you can understand why you received the decision you want to appeal.

**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, or your co-applicant, **must** sign the letter.
  - If you choose to have a third party submit an appeal on your behalf, the appeal letter must be signed by the third party. Additionally, include a statement signed by you authorizing the third party to appeal on your behalf.
2. To assist in identifying your registration, you should include your FEMA registration number (shown at the top of your decision letter), last four digits of your social security number, or full name.
3. Include any supporting documents, such as contractor estimates, with your appeal request.
4. Mail your appeal letter to:
  - FEMA - Individuals & Households Program
  - National Processing Service Center
  - P.O. Box 10055
  - Hyattsville, MD 20782-8055or you can fax your appeal letter to:
  - (800) 827-8112
  - Attention: FEMA - Individuals & Households Program

**IMPORTANT:** To be considered, your appeal letter must be postmarked within 60 days of the date of the decision letter. Remember to date your letters.

- All appeals are reviewed.
  - Decisions usually are made within 30 days of receiving the request.
  - Additional information may be requested from you if FEMA does not have enough information to make a decision.
  - You will be notified by letter with the response to your appeal.
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**Q:** How do I update or amend my application if my situation has changed since the submission of my original FEMA application?

**A:** If you have questions about your application or need to change some of the information that you originally provided, call the FEMA Disaster Helpline at 1-800-621-3362 (FEMA), or (TTY) 1-800-462-7585 from 7 a.m. to 11 p.m. ET, 7 days a week.

Alternatively, write to:

FEMA  
PO Box 10055  
Hyattsville, MD 20782-8055

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**Q:** What precautionary measures do I need to take into account in order to avoid becoming a victim of fraud and price gouging?

**A:** After a disaster scam artists, identity thieves and other criminals may attempt to prey on vulnerable survivors. The most common post-disaster fraud practices include phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations and fake offers of state or federal aid.

**Survivors should keep in mind:**

- FEMA does not authorize individual contractors to solicit on its behalf. Beware of any individual contractors contacting you directly on behalf of FEMA to sign you up for debris removal or remediation services.
- If you have any concerns about individuals representing themselves as FEMA or would like to report fraud, contact the National Center for Disaster Fraud at (866) 720-5721 or via email at [disaster@leo.gov](mailto:disaster@leo.gov).
- Federal and state workers never ask for, or accept money, and always carry identification badges.
- There is **NO FEE** required to apply for or to get disaster assistance from FEMA, the U.S. Small Business Administration or the state.

Scam attempts can be made over the phone, by mail or email, text or in person.

**Price Gouging**

Price gouging occurs when a supplier marks up the price of an item more than is justified by its actual costs. Survivors are particularly susceptible because their needs are immediate, and have few alternatives to choose from. If you find price gouging, contact the Florida State Office of the Attorney General at (866) 966-7226.

**Dealing with Contractors:**

Survivors should take steps to protect themselves and avoid fraud when hiring contractors to clean property, remove debris or make repairs.

**Simple rules to avoid becoming a victim of fraud:**

- Only use contractors licensed by your state;
- Get a written estimate and get more than one estimate;
- Demand and check references;
- Ask for proof of insurance (i.e. liability and Workmen's Compensation);
- Insist on a written contract and refuse to sign a contract with blank spaces;
- Get any guarantees in writing;
- Make final payments only after the work is completed;
- Pay by check.

The best way to avoid fraud is to arm yourself against it by having a checklist to remind you of what you need to demand when hiring a contractor.

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IF YOU HAVE ANY QUESTIONS OR ARE IN NEED OF LEGAL ASSISTANCE, PLEASE CONTACT GULFCOAST LEGAL SERVICES AT 1-800-230-5920