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# Cover Letter

{FEMA\_LTR\_HEAD}

Disaster Number: {DSTR\_NR}

FEMA Application Number: {RGSN\_ID}

{APPL\_NM}

{STRT\_ADR}

{CITY\_STATE}

{SALUTATION}:

You recently applied for disaster assistance with FEMA. Enclosed is a copy of your application; please review to make sure the information is correct. Your FEMA application number is located at the top of this letter, and you will need to use this number any time you contact FEMA.

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## AN INTRODUCTION TO FEMA'S INDIVIDUALS AND HOUSEHOLDS PROGRAM

FEMA's Individuals and Households Program (IHP) may provide financial and direct assistance for losses caused directly by the disaster that are not covered by insurance or another source, such as other agencies or volunteer organizations. By law, FEMA may not duplicate financial assistance received from another source. In addition, IHP is not a substitute for insurance and cannot cover all losses caused by a Presidentially-declared disaster.

IHP Assistance includes Housing Assistance and Other Needs Assistance.

- **Housing Assistance:** For uninsured expenses and temporary housing needs caused by the disaster, which may include:
  - **Rental Assistance:** Financial assistance to rent temporary housing if you are displaced from your home as a result of the disaster. This assistance may be provided for up to 18 months from the date of the disaster declaration.
  - **Hotel/Motel Reimbursement:** Financial assistance for reasonable temporary lodging expenses if you are displaced from your home as a result of the disaster.
  - **Home Repair or Replacement Assistance:** Financial assistance to repair or replace an owner-occupied home damaged by the disaster. By law, this assistance is limited to {IFG\_AWARD\_MAX}. This assistance may include funds for hazard mitigation measures, such as roof, furnace, water heater, or main electrical panel mitigation, to help reduce the amount of damage to your home in future disasters, if those items were damaged by the disaster.
- **Other Needs Assistance:** Assistance for necessary expenses and serious needs caused by the disaster. The combined maximum amount of assistance available for all the Other Needs Assistance types listed below is {IFG\_AWARD\_MAX}. Types of Other Needs Assistance may include:
  - **Personal Property Assistance:** Financial assistance for the repair or replacement of personal property damaged or destroyed by the disaster;
  - **Transportation Assistance:** Financial assistance for disaster-caused vehicle repair or replacement expenses;
  - **Moving and Storage Assistance:** Financial assistance for storage of personal property from a disaster-damaged home in order to prevent further damage while repairs are made;
  - **Medical Assistance:** Financial assistance for medical expenses caused by the disaster;
  - **Dental Assistance:** Financial assistance for dental expenses caused by the disaster;
  - **Funeral Assistance:** Financial assistance for funeral expenses caused by the disaster;
  - **Child Care Assistance:** Financial assistance for increased child care expenses caused by the disaster; and,
  - **Miscellaneous Assistance:** Financial assistance for certain disaster-related miscellaneous items or services. Eligible items must be purchased after the incident to assist with your disaster recovery, such as gaining access to the property or assisting with cleaning efforts.
- **Assistance for Disaster-Caused Accessibility Needs:** Financial assistance for applicants with disaster-caused long-term injuries to address certain accessibility improvements to their home (such as exterior ramp, grab bars, and paved path to home entrance). Please contact the FEMA Helpline at 1-800-621-FEMA if you have a need for this assistance.

**To be considered for Housing Assistance, you must meet the following criteria:**

- Your home is in an area that has been designated a disaster area by the President;
- Your damage or loss was caused by the declared disaster;
- You do not have insurance, you filed an insurance claim, but your damage was not covered, or the benefits were not enough to cover your expenses or serious needs caused by the disaster;
- You or a member of your household is a U.S. Citizen, non-citizen national, or qualified alien;
- You pass identity verification requirements;
- The home damaged by the declared disaster is your primary residence, where you live the majority of the year; and,
- Your home is inaccessible or unlivable as a result of the damage caused by the disaster.

**To be considered for Other Needs Assistance, you must meet the following criteria:**

- You have disaster-caused expenses or serious needs in an area that has been designated a disaster area by the President;
- You do not have insurance, you filed an insurance claim, but your damage was not covered, or the benefits were not enough to cover your expenses or serious needs caused by the disaster;
- You or a member of your household is a U.S. Citizen, non-citizen national, or qualified alien;
- You pass identity verification requirements;
- You have accepted assistance from all other sources for which you are eligible, such as insurance or the U.S. Small Business Administration disaster loan program.

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**WHAT HAPPENS NOW THAT YOU HAVE APPLIED FOR DISASTER ASSISTANCE?**

**If you have insurance:**

You must contact your insurance company as soon as possible and file a claim with your agent.

When you receive your insurance settlement or denial, please submit a copy of the documents to FEMA. By law, FEMA cannot duplicate assistance available to you through your insurance company. If you received FEMA Assistance and have insurance that covers the same loss, you may be required to return some or all of your FEMA Assistance. It is important to provide FEMA with accurate insurance information to avoid a duplication of assistance.

If your insurance settlement is delayed more than 30 days from the time you file the claim, please call FEMA's Helpline. If a decision on your insurance claim has been delayed more than 30 days from the time you filed the claim, FEMA may assist you with an initial Rental Assistance award until your claim is settled. Any assistance awarded will be considered an advance and must be repaid to FEMA once you receive an insurance settlement.

**If you do not have insurance:**

If you reported a need for Housing Assistance or damage to your personal property, FEMA will verify your losses caused by the disaster.

**The inspection process:**

If an inspection is required, FEMA will contact you to ask a series of questions to determine the level of damage to your home, usually within 10 days after your application has been completed. It is important that you have your FEMA application number available when contacted, if you do not have it available there could be delays in receiving assistance. If you are unable to respond to our questions, you may designate a third party over the age of 18, to respond on your behalf. Your designee must have knowledge of your home and the ability to provide information about the amount or type of damage.

In order to authorize a third party to respond on your behalf, you **must** write and sign a letter containing **all** of the following information:

- Your full name, and date and place of birth.
- Your FEMA Application Number, current mailing address, and current phone number.
- What information can be released to the third party (such as your entire FEMA file, current contact information, the amount of disaster assistance received, etc.).
- Name of the individual or organization with whom you consent to share your disaster assistance file information.
- The letter must be notarized **or** include the following statement: *"I hereby declare under penalty of perjury that the forgoing is true and correct."*

If FEMA is unable to verify you lived at or owned the disaster-damaged home through public records, you may be asked to provide additional information:

**Examples of documents that may be used to verify you lived at the disaster-damaged home at the time of the disaster:**

- Valid driver's license or state-issued identification card
- Lease agreement
- Rent receipt
- Utility bill
- Employer's document
- Documents from a local school or social service organization

**Examples of documents that may be used to verify you owned the disaster-damaged home at the time of the disaster:**

- Deed, official record, or title
- Manufactured home certificate of title
- Mortgage documents or bills/receipts
- Structural or real property insurance policy documents or bills/receipts
- Land installment contract or contract for deed
- Receipt for major repairs or improvements

### **U.S. Small Business Administration (SBA) Disaster Loan Application Process:**

SBA provides low-interest disaster loans for certain losses. You may be referred to the SBA for potential disaster loan assistance for the following categories:

- Home Repair or Replacement
- Business Losses
- Personal Property
- Working Capital
- Vehicle Repair or Replacement

**If you are referred to the SBA, you must complete an application with the SBA prior to being considered for certain FEMA Assistance.**

To contact the SBA directly call 800-659-2955. If you are deaf, hard of hearing, or have a speech disability and use a TTY, call 800-877-8339. SBA information is available at [www.SBA.gov/disaster](http://www.SBA.gov/disaster) or by email at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

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### **WHAT HAPPENS NEXT?**

After FEMA reviews your application, a decision letter will be sent by mail - or - you will be notified electronically of a change to your file if you requested to receive FEMA updates electronically.

#### **If you are eligible for assistance:**

A decision letter will be sent to you explaining the type and amount of assistance provided, along with other important information. Due to mail service delivery times, you may receive your financial assistance by a U.S. Department of the Treasury or State-issued check, or by direct deposit (if you chose direct deposit at the time of application), prior to receiving your decision letter from FEMA.

#### **If you are not eligible for assistance:**

A decision letter will be sent to you explaining why you are not eligible for FEMA Assistance, your right to appeal the decision, and instructions for appealing.

If you have any questions, please visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), or call FEMA's Helpline at 800-621-FEMA (3362).

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### **WHAT IS AN APPEAL?**

An appeal is a written and signed request from you explaining why you disagree with FEMA's decision. Instructions for filing an appeal will be included in the decision letter.

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### **WHEN ARE YOU REQUIRED TO HAVE FLOOD INSURANCE?**

The National Flood Insurance Reform Act of 1994 requires you to obtain and maintain flood insurance after accepting FEMA Assistance for flood-damaged real and personal property located in a Special Flood Hazard Area. Failure to obtain and maintain flood insurance may affect your eligibility for future FEMA Assistance.

#### **If you were affected by a flood:**

- Homeowners: Flood insurance must be maintained at the address of the damaged property for as long as the property address exists and you live there. Flood insurance requirements are transferred to any subsequent owner of the damaged property address.
- Renters: Flood insurance must be maintained on insurable personal property for as long as you reside at the damaged property address.

For further information on flood insurance, the National Flood Insurance Program, and Special Flood Hazard Areas, contact an insurance provider or visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

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## SENDING DOCUMENTS TO FEMA

**Please write your name, the disaster number, and your FEMA application number on all submitted documents.** These numbers are printed above your name and address at the beginning of this letter. Please keep all original documents for your records.

You may send documents by:

**Mail to:**

FEMA  
P.O. Box 10055  
Hyattsville, MD 20782-8055

**OR**

**Fax to:**

800-827-8112  
Attn: FEMA

**OR**

**Upload to:**

[www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)  
*\*You must have an online account before uploading documents. Click "Check Status" on the Home Page and follow the instruction to create an account.*

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## KEEPING YOUR FEMA DISASTER ASSISTANCE RECORDS

FEMA is required by law to conduct routine audits of disaster assistance awards. FEMA must recover any assistance awarded in error, used inappropriately, or obtained through fraudulent means. You should keep copies of all documents submitted to and received from FEMA, and any receipts showing how you used your FEMA Assistance for at least 3 years.

### **Fraud and Misrepresentation**

Making false statements or concealing any information in an attempt to obtain disaster aid is a violation of federal and state laws, which carry criminal and civil penalties, including a fine up to \$250,000, imprisonment, or both (18 U.S.C. §§ 287, 1001, and 3571).

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## HOW ARE YOU PROTECTED AGAINST DISCRIMINATION?

The Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act), is the law that authorizes federal assistance when the President declares portions of a State, Territory, or Tribal Government as a disaster area. Section 308 of the Stafford Act protects individuals from discrimination on the basis of their race, color, religion, nationality, sex, age, disability, English proficiency, or economic status in all disaster assistance programs.

Title VI of the Civil Rights Act of 1964 also protects individuals from discrimination on the basis of race, color, or national origin in programs that receive federal financial assistance. Section 504 of the Rehabilitation Act of 1973 is a federal law that protects individuals with disabilities from discrimination in all programs receiving funds from the Federal Government or operated by the Federal Government. Section 508 of that law prohibits discrimination against persons with disabilities in regard to federally operated technology systems.

If you feel that you have been discriminated against, you may contact the Civil Rights Unit within the Office of Equal Rights by email at [FEMA-Civil-Rights-Program-OER@fema.dhs.gov](mailto:FEMA-Civil-Rights-Program-OER@fema.dhs.gov) or call 202-212-3535.

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## GETTING HELP WITH THE DISASTER ASSISTANCE PROCESS

### **FEMA's Helpline:**

You may call FEMA's Helpline at 800-621-FEMA (3362) for assistance with:

- FEMA programs
- Referral information for other agencies
- Your disaster assistance application

If you are deaf, hard of hearing, or have a speech disability and use TTY assistive technology, please call 800-462-7585.

If you use 711 or Video Relay Service (VRS), please call 800-621-FEMA (3362).

To request a copy of FEMA letters or documents in Braille, large print, in an alternate language, or other reasonable accommodation, call FEMA's Helpline at 800-621-FEMA (3362).

**FEMA Website:**

To check the status of your FEMA application online, visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

For technical help with FEMA's website, call 800-745-0243.

**Disaster Recovery Centers:**

Disaster Recovery Centers are facilities you can visit for on-site information about disaster assistance. FEMA partners with the affected State, Territory, or Tribal Government, and local communities to establish Disaster Recovery Centers in convenient locations within affected communities.

To ensure FEMA is meeting the needs of disaster survivors with disabilities, and others with access and functional needs, Disaster Recovery Center locations provide equal access to services. Disaster Recovery Centers are compliant with the Rehabilitation Act of 1973, which means equal access is provided to FEMA buildings and programs, and communication with disaster survivors. This includes, but is not limited to:

- Building accessibility
- Availability of American Sign Language interpreters
- Accommodation and usage of assistive technology
- Availability of program materials in alternate formats

If you require any reasonable accommodation to access any FEMA program you can call FEMA's Helpline at 800-621-FEMA (3362). For information on Disaster Recovery Centers near you, please visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), call FEMA's Helpline, or download the FEMA app on your mobile device.

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**OTHER AVAILABLE RESOURCES**

There are many programs available to help with your disaster recovery. These programs are listed at the bottom of your application form and information is provided within the Additional Disaster Assistance Program Information document included with this letter. Please contact these programs directly to learn how they may assist in your disaster recovery.

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FEMA recognizes this is a difficult time and is committed to providing you with assistance and important information to begin your disaster recovery. If you have questions regarding disaster assistance, or to check the status of your application, please visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or call FEMA's Helpline at 800-621-FEMA (3362). If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), please call 800-621-3362.

Sincerely,

{HS\_OFFICER\_TTL}

Cover Letter

## RFI - Occupancy insert

{FEMA\_LTR\_HEAD}

Disaster Number: {DSTR\_NR}

FEMA Application Number: {RGSN\_ID}

{APPL\_NM}

{STRT\_ADR}

{CITY\_STATE}

{SALUTATION}:

FEMA's records indicate you applied for disaster assistance. To consider your request, FEMA needs more information from you. Please provide the following information within **21 days** of the date of this letter:

### Occupancy

Send a copy of one of the following documents:

- **Valid driver's license, state-issued identification card, or voter registration card** for you or your co-applicant that includes the damaged home address, and has not expired.
- **Lease agreement** that includes the following:
  - your or your co-applicant's name;
  - the landlord's name and contact information;
  - the damaged home address;
  - dates demonstrating the lease was current/in effect at the time of the disaster; and
  - your or co-applicant's signature and landlord's signature, if available.
- **Rent receipt** that includes your or your co-applicant's name, the damaged home address, the landlord's name and contact information, and dated within a year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Utility bill** that includes your or your co-applicant's name, the damaged home address, proof of pre-disaster usage, and dated within a year before the disaster began or if the document is dated after the disaster must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Other bills** (such as credit card or cell phone bill) that includes your or your co-applicant's name, the damaged home address, and dated within a year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Employer's document** (such as paystub) that includes your or your co-applicant's name, the damaged home address, the name and contact information of the individual or organization providing verification, and dated within a year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Documents from a local school or social service organization** (such as Center for Independent Living, Meals on Wheels, the National Urban League, etc.), local school or school district, public official (such as Police Chief, Mayor, Postmaster, state local tribal, or territorial government official), or from a federal or state benefits program (such as Supplemental Nutrition Assistance Program (SNAP) on their letterhead that includes the following:
  - your or your co-applicant's name;
  - the damaged home address;
  - verify that you or your co-applicant lived in the home at the time of the disaster;
  - the name and contact information of the individual or organization providing verification; and
  - dated within a year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Valid motor vehicle registration** that includes your or your co-applicant's name, the damaged home address, and dated within a year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Signed letter** from the mobile home park owner or manager that includes your or your co-applicant's name, the damaged home address, an explanation that you or your co-applicant lived in the home at the time of the disaster, and the name and contact information of the individual providing verification.
- **Affidavits of residency** or another court document proving you or your co-applicant lived at the damaged home address at the time of the disaster. The document must be dated within a year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.

If you are unable to provide any of the above documents, please call FEMA's Helpline for more information.

Please send the requested documents by:

**Mail to:**

FEMA  
P.O. Box 10055  
Hyattsville, MD 20782-8055

**OR**

**Fax to:**

800-827-8112  
Attn: FEMA

**OR**

**Upload to:**

[www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)  
*Click "Check Status" on the Home  
Page and follow the instructions*

Please write the disaster number and your FEMA application number on all submitted documents. These numbers are printed above your name and address at the beginning of this letter. Please keep all original documents for your records.

If you have questions, please visit **[www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)**, or call FEMA's Helpline at 800-621-FEMA (3362). If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362. If you feel that you have been discriminated against, you may contact the Civil Rights Unit within the Office of Equal Rights by email at [FEMA-Civil-Rights-Program-OER@fema.dhs.gov](mailto:FEMA-Civil-Rights-Program-OER@fema.dhs.gov) or call 202-212-3535.

Sincerely,

Individual Assistance Branch Director

{LTR\_CD}



## RFI - Ownership insert

{FEMA\_LTR\_HEAD}

Disaster Number: {DSTR\_NR}

FEMA Application Number: {RGSN\_ID}

{APPL\_NM}

{STRT\_ADR}

{CITY\_STATE}

{SALUTATION}:

FEMA's records indicate you applied for disaster assistance. To consider your request, FEMA needs more information from you. Please provide the following information within **21 days** of the date of this letter:

### Ownership

Send a copy of one of the following documents.

- **Deed, official record, or title** that includes your or your co-applicant's name, the damaged home address, and be current/in effect at the time of the disaster.
- **Manufactured home certificate of title** that includes your or your co-applicant's name, the damaged home address, and be current/in effect at the time of the disaster.
- **Quitclaim deed** that includes your or your co-applicant's name, the damaged home address, and be current/in effect at the time of the disaster.
- **Bill of sale or bond title** that includes your or your co-applicant's name, the damaged home address, and be current/in effect at the time of the disaster.
- **Mortgage documents or bills/receipts** that includes your or your co-applicant's name, the damaged home address, and be dated within one year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Structural or real property insurance policy documents or bills/receipts** that includes your or your co-applicant's name, the damaged home address, and be dated within a year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Property tax receipt or property tax bill** that includes your or your co-applicant's name, the damaged home address, and be current/in effect at the time of the disaster.
- **Land installment contract or contract for deed** that includes your or your co-applicant's name, the damaged home address, and be current/in effect at the time of the disaster.
- **Real estate provision** that includes your or your co-applicant's name, the damaged home address, and be current/in effect at the time of the disaster
- **Proof of inheritance** (will and death certificate) that includes your or your co-applicant's name, the damaged home address, and be current/in effect at the time of the disaster.
- **Affidavit of Heirship** (and a will) that complies with state or territory laws and shows the deceased owner's name, date of death, the damaged home address, and evidence of your or your co-applicant's heirship at the time of the disaster.
- **Signed letter from the mobile home park owner or manager** that includes your or your co-applicant's name, the damaged home address, an explanation that you or your co-applicant owned the home at the time of the disaster, and the name and contact information of the individual providing verification. The statement must be current/in effect at the time of the disaster or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.
- **Letter from a public official** (such as state, local, tribal, or territorial government official) on their letterhead that includes your or your co-applicant's name, the damaged home address, an explanation that you or your co-applicant owned the home at the time of the disaster, and the name and contact information of the individual providing verification. The letter can be dated after the disaster was declared.
- **Receipt for major repairs or improvements** that includes you or your co-applicant were responsible for major repairs or improvements made to the damaged home. Receipts must be dated within five (5) years before the disaster began.
- **Court document** proving you or your co-applicant owned the damaged home address at the time of the disaster. The document must be dated within a year before the disaster began or if the document is dated after the disaster it must clearly state that you or the co-applicant lived in the damaged home at the time of the disaster.

If you are unable to provide any of the above documents, please call FEMA's Helpline for more information.

Please send the requested documents by:

**Mail to:**  
FEMA  
P.O. Box 10055  
Hyattsville, MD 20782-8055

**OR**

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Sincerely,

Individual Assistance Branch Director

{LTR\_CD}