



FEMA APPLICATION TRAINING

Pisgah Legal Services
10/17/2024



WELCOME & OVERVIEW



WHAT PISGAH LEGAL SERVICES IS DOING

- Taking care of our ourselves and our staff
- Connecting with partners & communities
- Addressing immediate, disaster-related needs – constantly changing
- Doing most of what we usually do – housing, DV, consumer, benefits, immigration, etc. (reduced capacity)
- Preparing for ACA/Medicaid open enrollment
- Possibly staffing Disaster Recovery Centers with legal services

WHY WE'RE HOSTING THIS TRAINING

- Training PLS volunteers – discussion of our clinic processes
- Sharing info with partners – many of you have also become experts
- Connecting & sharing what's needed & what's next

TRAINING AGENDA

- Introductions of PLS volunteer point of contacts: Katie Russell
- Overview of legal needs we expect to see in the coming months due to Helene: Max Gibbons
- Overview of PLS clinic process: Katie Alexander
- Substantive Tips for Filling Out a FEMA application: Max Gibbons
- Info @ FEMA Appeals: Katie Russell
- Q&A
- Closing remarks, thanks, instructions for volunteers: Jen Collier Wilson

AREAS OF LEGAL NEED IN AFTERMATH OF DISASTER - IMMEDIATE

- FEMA initial applications
- Landlord/Tenant and Housing rights
- Disaster unemployment assistance

AREAS OF LEGAL NEED IN AFTERMATH OF DISASTER - INTERMEDIATE

- FEMA appeals
- Housing – repairs, habitability
- Insurance negotiation
- Wage Theft

AREAS OF LEGAL NEED IN AFTERMATH OF DISASTER - ONGOING

- Fraud and scams
- Insurance litigation
- Debt management/ bankruptcy

AREAS WHERE PLS TYPICALLY RELIES ON PRO BONO VOLUNTEERS

- Employment
- Wills and advance directives
- Guardianships
- Consumer, debt, and housing advice
- Domestic violence protective orders and family matters
- Immigration

WHAT ARE WE DOING?

- Initial applications are where we can be most useful right now
- Two main ways we're helping people with their FEMA applications
 - Walk-in clinics
 - Over the phone
- Main goals:
 - Get the initial application done
 - Answer questions about FEMA assistance
 - When possible, help them connect with FEMA for next steps they need support on
 - Focus on compassion, empathy, and patience

PLS FEMA CLINIC PROCESSES

- Volunteer managers will help you with getting connected with a clinic
- If you have your own laptop, please bring it; otherwise, we'll have laptops for you to use
- Arrive 30 minutes early to get settled, ask any questions, and hear any updates (things change every day!)
- When the clinic begins, staff will be at the welcome table to sign people in
- Runners will go back and forth to bring applicants back to volunteers who are ready

BEFORE YOU BEGIN AN APPLICATION WITH SOMEONE

- First questions:
 - What can I help you with today?
 - Is there specific assistance you're hoping to get from FEMA?
- Before you start the application:
 - Make sure the person has access to their email
 - Make sure they have their bank account information
 - Ask about their household makeup
 - PLS vols only: begin the form at <https://pisgahlegal.tfaforms.net/f/fema>

WHAT REQUIRES A FEMA REP?

- If someone lives at an address where someone else applied who is NOT their family member that they share finances with
- If someone is experiencing homelessness and lived in the area during the disaster but didn't have an address
- If someone runs into an identity proofing error (this will happen during the application)
- If someone needs to amend their application
- If someone's application for the Misc. Items (the \$750) has been pending for over 2 weeks
- If someone has questions about their specific application that we can't answer

KEEP IN MIND

- FEMA cannot pay for damage covered by private insurance or duplicate benefits from another source.
- FEMA grants cover costs to return your home to a safe, sanitary and functional place that you can live in, or help contribute to the purchase of another home, if your damaged home it is not repairable.
- Damage to non-essential space within the home, like unoccupied bedrooms, or property is not eligible under FEMA programs.
- If you have questions about the type of damage eligible under FEMA programs, you can call the FEMA helpline at **800-621-3362** or TTY **800-462-7585**. Those who use 711 or Video Relay Service may call **800-621-3362**.
- Damage to your home must have been caused by Hurricane Helene and have occurred at your primary residence in one of the WNC counties designated for Individual Assistance.

COMMON REASONS FOR INELIGIBILITY

- You are insured. Contact FEMA if your insurance settlement is insufficient to meet your disaster-related needs or if you have exhausted the Additional Living Expenses provided by your insurance company.
- Your insurance company denies your claim. You must provide documentation that identifies the denial or exclusions of your insurance settlement before FEMA will consider your eligibility for assistance.
- You reported no home damage when you registered with FEMA. If you reported your home had no damage, or you were not sure if it was damaged, but later discover that it is not habitable, let FEMA know.

It helps to get documentation to support your appeal, such as a letter from a contractor or local official saying the home is not safe to live in. The letter should include the estimated cost of repairs.

COMMON REASONS FOR INELIGIBILITY

- Home is safe to occupy. FEMA housing assistance typically covers only costs that will make your home habitable. Damage to non-essential space, landscaping or spoiled food usually is not covered by FEMA grants.
- Proof of Occupancy. When FEMA is unable to verify occupancy of your primary residence, you may provide FEMA with documentation, such as utility bills, a bank or credit card statement, phone bills, pay stubs, a driver's license, state-issued ID card or voter registration card showing the damaged dwelling's address.
- FEMA could not verify your identity. FEMA must be able to verify your identity with a valid Social Security number. By verifying identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. To verify identity, you may provide FEMA with documents, such as a copy of your Social Security card along with federal- or state-issued identification, a U.S. passport, military identification or certain documentation from the Social Security Administration.

COMMON REASONS FOR INELIGIBILITY

- No initial rental assistance: You indicated to FEMA inspector that you were not willing to move while your damaged home was being repaired or you were able to find other resources. This made you ineligible for FEMA temporary rental assistance.

However, you may have received more info about damage to your home that may require you to move. If your housing needs changed, contact FEMA as soon as possible to update your housing status and explain why you must relocate.

- Renters: If you live in an apartment building and the owner requires you to leave so repairs can be made to the building, you should update your status with FEMA. You may be eligible for assistance.

EVERYONE HAS THE RIGHT TO APPEAL

- Be sure to read your FEMA determination letter carefully. It specifies why you're ineligible and recommends action that may change the decision.
- If you feel the amount or type of assistance is incorrect, submit a signed, written explanation outlining why you believe FEMA's decision is incorrect. Include copies of any documents supporting your appeal and any proof of your disaster losses.
- Authorizing someone to write your appeal letter: If someone other than you or a co-applicant is writing your letter, that person must sign the appeal letter, and you must provide FEMA with a signed statement authorizing that person to act on your behalf.

WHAT MUST BE INCLUDED IN YOUR APPEAL

What must be included in your appeal:

- Your full name,
- Your FEMA application number and disaster number (DR-4562-OR),
- Your pre-disaster primary residence address and your current phone number and address should be included on all submitted documents.
- Application and disaster numbers are printed on page 1 of your determination letter, above your name and address.

HOW TO SUBMIT YOUR APPEAL

- There are four ways you can submit your appeal letter and documents.
- Be sure to include the cover letter you received from FEMA when you submit them.

HOW TO SUBMIT YOUR APPEAL

- I. Mail documents and your letter to address below within 60 days of receiving your determination letter to the address below.

Your letter with accompanying documents must be postmarked within 60 days of the date on your letter from FEMA regarding your eligibility.

FEMA National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

HOW TO SUBMIT YOUR APPEAL, CONT.

2. Fax your letter and supporting documents to 800-827-8112.
3. Upload your letter and supporting documents online at disasterassistance.gov if you have a FEMA online account.

To set up a FEMA online account, visit the site and click on “Check Your Application and Log In” and follow the directions.

HOW TO SUBMIT YOUR APPEAL

4. If you have questions or need to speak about your ineligibility status. Call the FEMA Helpline at 800-621-3362 or TTY at 800-462-7585. Those who use 711 or Video Relay Service can call 800-621-3362.

OTHER TIPS

- If you use a Relay service, provide your specific number assigned to that service. It is important that FEMA can contact you.
- Be aware phone calls from FEMA may come from an unidentified number.
- Toll-free numbers are open daily from 7 a.m. to 10 p.m.
- Multilingual operators are available.