

## **What to Ask Before Starting Application**

- Do they have their bank information? (Note that routing numbers are publicly available information, so if they have their account number and institution, that is sufficient). Receiving a paper check is also an option but they would need a secure address that receives regular U.S. mail service.
- Inquire about household status. If anyone else at the same address has already applied, they will not be able to submit an online application. People who are related and who live at the same address are eligible as a unit, so should only apply once. Unrelated people who share an address and do not share expenses etc. (*i.e.*, they are distinct “households”) may be eligible but will require a telephone call or applying with an in-person FEMA representative. See below.
- Inquire about how they will authenticate the application. If they do not use email, you may have to create an email account for them. If they have email on their phone, they can verify their portal account on the phone and then you can then proceed in the portal on the computer (may have to hit the backspace key a couple of times and refresh the screen).

## **Household**

We do not have much data on how this will play out, but for now we believe that non-related people who share an address *should* be separately eligible for the critical needs disbursement. The online portal, however, will reject a second application from the same address so this requires a telephone call to FEMA or meeting with an in-person FEMA representative. To be clear, their system will also generate a “Duplicate Address Error.” However, they have the ability to override the error and enter a comment explaining why the new applicant should be considered a separate household. Below are some factors that would weigh in favor of a separate household classification. While the applicant must be honest, you can resolve ambiguities in their favor and politely but persistently advocate for them. If the FEMA representative is not aware of this override, you can explain to them that it is allowed under their protocol.

- Separate sources of income.
- Separate living spaces, even though no USPS separate unit.
- Each responsible for their own share of rent/ mortgage payment.
- Each responsible for their own share of utilities.
- Do not share food, households supplies, etc.
- Have independently incurred emergency expenses due to Helene (food, gas, water, etc.).
- Pay for childcare costs for their own children.

This is not an exhaustive list, please use whatever individual factors the applicant describes that would support separate household status.