



FEMA

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Fact Sheet

MORE FREQUENTLY ASKED QUESTIONS ABOUT DISASTER ASSISTANCE

GENERAL

Q: If I am a renter, do I qualify for FEMA assistance?

A: Homeowners and renters who sustained property damage as a result of the recent fertilizer plant explosion in West, Texas are urged to register with the Federal Emergency Management Agency (FEMA), as they may be eligible for disaster assistance.

Q: How do I obtain Rental Assistance from FEMA? What documentation is needed?

A: Rental assistance is based on FEMA verifying that your home is unsafe as a result of the plant explosion. If you have insurance with Additional Living Expenses (ALE) or loss of use; you must exhaust your insurance benefits prior to receiving assistance from FEMA. You will need to submit your insurance settlement or ineligibility letter to FEMA along with a statement requesting rental assistance.

Q: I have been staying with friends. Can I move into a hotel paid for by FEMA?

A: You must first apply for federal assistance through FEMA. To be eligible for FEMA's Transitional Sheltering Assistance, you must meet the following criteria:

- Your residence must be in the zip code (76691) that has been designated for the program;
- Your primary residence must be unlivable or inaccessible due to damage or lack of power or water;
- FEMA must be able to verify your identity;
- FEMA must be able to verify your occupancy; and
- You must be displaced from your primary residence. At the time of registration, your current location cannot be the "damaged dwelling".

*Eligible applicants are notified by phone of your eligibility.

INSURANCE

Q: Are insurance deductibles covered under FEMA's programs?

A: FEMA does not cover insurance deductibles. If your insurance settlement does not meet your disaster related need you may be eligible for assistance from FEMA.

Q: My insurance company told me it would be weeks before they come to see my damages. Can FEMA help?

A: If a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim you may be eligible for an insurance advancement from FEMA. These funds are considered a loan and must be repaid to FEMA once you receive your settlement from your insurance company. Contact FEMA if your insurance settlement is delayed. FEMA will send you a Request for Advancement and Signature letter. You must complete and return this letter before FEMA can evaluate your request for assistance.

INELIGIBILITY

Q: Why was I denied for FEMA assistance?

A: One of the most common reasons for denial letters are because you have insurance to cover the loss. If you have received your insurance settlement and it does not cover all of your necessary expenses and serious needs, please contact FEMA at 1-800-621-FEMA (3362).

APPEALING DECISIONS

Q: If I do not agree with the results of the inspection or with the amount of money I received from FEMA, what should I do?

A: You may appeal any decision. Appeals may relate to your eligibility, the amount or type of help provided to you, late applications, requests to return money, or questions regarding continuing help. To be considered by FEMA's Individuals and Households Program, your appeal letter must be postmarked within 60 days of the decision letter's date.

You may 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 someone who represents you or your household, should sign the letter. If the person writing the letter is not a member of your household, there must be a signed statement saying that that person may act for you.
2. Include your FEMA registration number and disaster number (shown at the top of your decision letter) in your letter of appeal.
3. Mail your appeal letter to:
FEMA – Individuals & Households Program National Processing Service Center,
P.O. Box 10055, Hyattsville, MD 20782-7055
4. You can fax your appeal letter to: 800-827-8112, Attention: FEMA – Individuals & Households Program

DEBRIS REMOVAL

Q: Is there any help for debris removal on my private property?

A: Many homeowners' insurance policies cover debris removal. FEMA does not typically pay for cleaning up debris on private property or in gated communities. But if the debris is keeping you or emergency workers from safely getting to your home, FEMA may be able to provide help on a case by case basis. Also, some communities will, at no cost to you, haul off debris that can be brought to the edge of the public right-of-way. Some private voluntary organizations are helping property owners get the debris to the curb. Please consult your newspaper or check with your local officials for more information.