

What to do when FEMA says ‘no’

Written by Cindy Nevitt

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Property owners who receive letters from the Federal Emergency Management Agency stating they have “ineligible insufficient damage” from Superstorm Sandy to qualify for assistance have three key options, the agency reported Thursday.

(1) The first is to file an appeal. Appeal letters must be postmarked within 60 days of the date of the decision letter, and must include verifiable documentation to prove the house was rendered uninhabitable by disaster-caused damage.

(2) The second is to apply for a low-interest loan from the U.S. Small Business Administration, an action that preserves the property owner’s potential eligibility for other assistance, such as grants to replace personal property. Loans are the primary form of disaster assistance to households.

(3) The third is to seek volunteer help. Many private, non-profit groups have formed to help out in the aftermath of Sandy, and some even provide assistance in making minor repairs to property.

Housing inspectors under contract with FEMA determine the habitability of a home based on whether it is safe, sanitary and functional within its essential living areas, defined as one living room, one kitchen, one dining room and sufficient bedrooms for the number of people living in the home.

A property owner receiving a letter stating his structure has “ineligible insufficient damage” does not qualify for disaster assistance. In many cases, the inspector will find disaster-caused damage but will determine it is reasonable to expect the applicant or the applicant’s landlord to make the necessary repairs.

Property owners receiving FEMA letters should follow the instructions given, and should refer to pages 20-26 of the booklet “Help After A Disaster: Applicant’s Guide to the Individuals and Households Program” that is mailed to everyone who registers with FEMA. The booklet lists all possible reasons for denial of assistance.

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The FEMA Helpline at 800-621-FEMA is open 24 hours a day, or homeowners can visit a Disaster Recovery Center for assistance.

Property owners whose insurance settlements do not cover all losses should call the FEMA Helpline. FEMA provides assistance for damage and losses not covered by insurance.