

Laura Survivors: Appeal Determination Letters for Temporary Housing

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BATON ROUGE, La. — Hurricane Laura survivors who live in parishes designated for Direct Temporary Housing assistance and who have been denied temporary housing assistance can appeal that decision. Survivors have 60 days from the date of their determination letter to appeal that decision. However, the deadline to be referred for direct temporary housing assistance is Dec. 31, 2020.

Applicants who have not received a call from FEMA to discuss their eligibility for direct temporary housing options and feel this is in error are encouraged to submit an appeal to FEMA with supporting documentation to prove their home is uninhabitable due to major damage or complete destruction caused by Hurricane Laura.

Insured applicants are required to submit denial or settlement documentation to FEMA as soon as possible if their insurance claim was denied or insufficient and their home is not habitable.

Determination Letters

It's important to read the determination letter carefully to identify the reason for being declared ineligible. Some common reasons include:

- The home is insured and the applicant needs to provide a settlement or denial to be considered for assistance.
- Additional information is needed from the survivor to prove identify, ownership, and/or occupancy of the damaged home.
- There were multiple registrations using the same address.
- Damage to a secondary residence (where the survivor lives less than six months of the year).



- The home is safe to occupy because FEMA records indicate minimal or no damage to the home.
- Missed inspections and no follow-up communication with FEMA.
- FEMA is unable to contact the applicant.

Habitability

A habitable home is one that is safe, sanitary, functional and presents no disaster-caused hazards to the occupants. FEMA regulations define safe as secure from disaster-related hazards or threats to occupants; sanitary as free of disaster-related health hazards; and functional as an item or home capable of being used for its intended purpose.

A FEMA inspection determines if home repairs are necessary to ensure the safety or health of occupants or to make the residence functional. FEMA considers the following factors when determining habitability and awarding repair assistance:

- The exterior is structurally sound including windows, doors, and roof;
- The utilities are functional including electricity, gas, heat, plumbing, etc.;
- The interior is structurally sound including floors, walls, and ceilings;
- There is safe access to and from the home;
- The septic and sewer systems are functioning properly; and
- The water supply or well (if applicable) is functional.

Disaster-caused damage may exist without making the home uninhabitable. Although minimal damage may cause some inconvenience, it is expected that individuals or households will address those losses without federal assistance.

Determining Habitability

For Hurricane Laura, FEMA utilized multiple methods for verifying habitability. Phone interviews were conducted by experienced FEMA inspectors and for those identified as uninhabitable an exterior validation was also completed at the home. FEMA also utilized technology, such as satellite imagery and information from the State Fire Marshall to make these determinations.

Appealing FEMA's Decision



If you feel the amount or type of assistance is incorrect, you may submit a signed, written explanation outlining why you believe FEMA's decision is incorrect, as well as copies of any documents supporting your appeal and proving your disaster losses. Your appeal letter to FEMA must be submitted within 60 days of your decision letter and must state that you are asking for reconsideration of the specific decision and explain in detail why the appeal is being filed.

There are four ways you can submit your letter and documents. Be sure to include the cover letter you received from FEMA—with any letters you submit.

Mail to the address below.

- FEMA National Processing Service Center
 - P.O. Box 10055
 - Hyattsville, MD 20782-7055
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- Fax to 800-827-8112.
 - Upload 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.
 - Visit a FEMA Disaster Recovery Center, which is under strict COVID-19 protocols to ensure the safety of all participants. Masks or face coverings are required for entry and service. Find your closest center by calling the FEMA helpline at 800-621-3362 (TTY: 800-462-7585), going online to disasterassistance.gov or downloading the FEMA app.

Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.

For the latest information on Hurricane Laura, visit <https://www.fema.gov/disaster/4559>.

