

Waiting for Answers on your FEMA Application? Follow up with FEMA

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If you have not yet received a payment or followed up on your determination letter from FEMA, you can do something to move the process along: call us, visit us online, use the FEMA app – just don't wait. FEMA may be able to help!

First, read your FEMA determination letter again carefully. It tells you FEMA's original decision and tells you what actions might be needed to change that decision.

Insurance

- One obstacle may be your homeowner or renters' insurance documentation. After Hurricane Ida, insurance settlements have taken longer than usual to process. FEMA cannot complete your application until a copy of the insurance claim information is in your file. Once you receive the information from your agent, be sure to give a copy to FEMA.
 - When applicants apply to FEMA they are asked if they are insured. By law, FEMA cannot reimburse for losses covered by insurance.
 - Providing FEMA representatives with your insurance documentation can move your application forward to determine if any losses not covered by your insurance are eligible for reimbursement.
 - To help FEMA assess your application, you can provide several insurance-status documents based on your claim and correspondence from your insurance company, including:
 - Proof that you are not covered under your insurance company and policy.
 - Denial of your claim.
 - Settlement letter: What damage and property are covered by your insurance policy.
 - Delay letter: Proof of no official decision by your insurance company on your claim, and it has been more than 30 days from the time that you filed your insurance claim.



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Documents Proving Occupancy or Ownership

- If you have a problem proving where you lived when the hurricane struck or proving you owned the damaged property, let FEMA know. We have specialists who can advise where to get the paperwork you need.

Occupancy

- When FEMA is unable to verify an applicant's occupancy of their disaster-damaged primary residence, the applicant may submit documents to verify occupancy. In most cases, the documents must be dated within one year prior to the disaster or within the period of assistance. Among these are:
 - **Utility bills:** Electric, gas, water bills that reflect the name of the applicant or co-applicant and the disaster-damaged residence address.
 - **Other bills:** Bank or credit card bill, phone bill, cable/satellite bill, medical provider's bill, etc., that reflect the name of the applicant or co-applicant and the disaster-damaged residence address.
 - **Employer's documents:** Pay stubs or similar documents received before the disaster, or a letter or other written statement from an employer prepared after the disaster.
 - **Lease/housing agreement:** Copy of a written lease, housing agreement, or a letter or other written statement from the landlord.
 - **Rent receipts:** Copy of a rent receipt or bank statement (with image of the cancelled rent check) that reflects the name of the applicant or co-applicant, the landlord's contact information, and the address of the pre-disaster housing unit.
 - **Public official's documents:** Documentation received before the disaster from a public official (e.g., Police Chief, Mayor, Postmaster, state, local, tribal, or territorial government official) that includes the name of the applicant or co-applicant and the disaster-damaged residence address or a letter or other written statement prepared after the disaster
 - **Identification cards:** Driver's license, state-issued ID card, or voter registration card that reflects the name of the applicant or co-applicant and the disaster-damaged residence address.
 - **Social service organization documents:** Documentation received before the disaster from a social service organization that provided pre-disaster services to the applicant (e.g., Center for Independent Living, Meals on



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Wheels, the National Urban League) and includes the name of the applicant or co-applicant and the disaster-damaged residence address or a letter or other written statement from the organization prepared after the disaster.

- **Local school documents:** Documentation received from the school or school district before the disaster that include the child's disaster-damaged residence and the name of the applicant or co-applicant, or a letter or other written statement from the school or school district prepared after the disaster verifying the child's residence at the time of the disaster and includes, in the case of a dependent, the name of the applicant or co-applicant. The letter or written statement must include the name and telephone number of the individual or organization providing verification.
- **Federal or state benefit documents:** Documents received before the disaster from a federal or state agency that provided benefits to the applicant (e.g., Supplemental Nutrition Assistance Program (SNAP)) and includes the name of the applicant or co-applicant and the disaster-damaged residence address or a letter or other written statement.
- **Motor vehicle registration:** Copy of a motor vehicle registration which shows that the vehicle was registered to the applicant or co-applicant at the disaster-damaged residence address.
- **Affidavits of residency or other court documentation:** Copy of court documentation
- **Mobile home park documents:** In the case of mobile homes or travel trailers located in a mobile home park, the applicant or co-applicant may submit a letter or other written statement from the park owner or manager.
- Additionally, FEMA may accept a **written self-declarative statement** as a last resort from survivors who lived in mobile homes or travel trailers and experience challenges with obtaining traditional forms of documentation.
- FEMA may also accept these statements as a **last resort** from applicants living in insular areas, islands, and tribal lands. Self-declarative statements may be written post-disaster but must be provided to FEMA in writing to be maintained in the applicant's file.

Ownership

- When FEMA is unable to verify an applicant's ownership of their disaster-damaged primary residence, the applicant may submit documents including deeds, mortgage documentation, property tax information, and bill of sale.



FEMA will now accept the documents listed below to verify ownership.

- **Deed or official record:** Original deed or deed of trust to the property.
- **Mortgage documentation:** Mortgage statement or escrow analysis.
- **Property tax receipts or property tax bill:** Document must be current and/or effective during the disaster incident period.
- **Manufactured home certificate of title**
- **Real estate provisions**
 - Contract for Deed
 - Land Installment Contract
 - Quitclaim Deed
 - Bill of Sale or Bond for Title
- **Will or affidavit of heirship** naming the applicant heir to the property and a death certificate
- **Receipts for major repairs or improvements:** The applicant or co-applicant may submit receipts that show they were responsible for major repairs, maintenance, or improvements (e.g., roof; HVAC; plumbing or other major utility repair or replacement such as water line, sewer, well, or septic; solar panels; major mitigation measures. Major repair receipts must be dated within five years prior to the disaster.
- **Mobile home park letter:** In the case of mobile homes or travel trailers located in a mobile home park, the applicant or co-applicant may submit a letter or other written statement from the commercial or mobile park owner or manager, which states that the applicant or co-applicant owned the disaster damaged dwelling at the time of the disaster. The letter or written statement must include the name and telephone number of the individual providing verification and must include how the individual knows the applicant or co-applicant owned the mobile home or travel trailer at the time of the disaster
- **Court documents:** If the applicant or co-applicant was previously or is currently in a legal dispute that is pertinent to the ownership of the disaster-damaged residence, the applicant may submit a copy of court documentation that states the applicant owned the disaster-damaged residence address.
- **Public official's letter:** Public official's (i.e., state, local, tribal, or territorial government official) letter or other written statement that includes the name of the applicant or co-applicant, the disaster-damaged residence address, that the applicant or co-applicant owned the disaster-damaged dwelling at the time of the disaster, and the name and Public official's document must be dated within the period of assistance.



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- Additionally, FEMA may accept a **written self-declarative statement as a last resort** from survivors with heirship properties or those who own mobile homes or travel trailers and experience challenges with obtaining traditional forms of documentation. FEMA may also accept these statements as a last resort from applicants living in insular areas, islands, and tribal lands. Self-declarative statements may be written post-disaster but must be provided to FEMA in writing to be maintained in the application file.

Proof of Loss Receipts for Other Needs

- If you are claiming assistance for non-housing aid FEMA gives under its Other Needs Assistance (ONA) Program (examples: Funeral Assistance, Medical and Dental Assistance, Child Care Assistance, Moving and Storage Assistance, etc.), you simply need to provide receipts for these items.
- For loss of personal property, transportation (your car, motorcycle, etc.) or funding for group flood insurance, there is an additional step having to do with the U.S. Small Business Administration (SBA). If FEMA does not refer you to the SBA program for a low-interest disaster loan or you fill out the paperwork for a loan but are denied, then you may qualify for these types of additional Other Needs assistance and you will again need to provide receipts.
- If you qualify for an SBA loan, but choose not to accept one, ONA may not be available.

Questions?

- Have questions? FEMA can help. If you want to know your options or have questions about your application, FEMA staff are available to assist – you can call the FEMA Helpline or visit one of the open disaster recovery centers in Louisiana to speak face-to-face with a FEMA representative. Find your nearest center by visiting www.fema.gov/DRC.

You can reach FEMA in several ways:

- Going online at DisasterAssistance.gov;
- Calling the FEMA Helpline 800-621-3362. Multilingual operators are available; or
- Downloading the FEMA app.



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