

Hurricane Ida Frequently Asked Questions (FAQ)

FEMA Congressional Affairs

Q. When I completed my registration with FEMA, I was told that I was ineligible for assistance. What do I do next?

If you received a message stating that you have not been approved for FEMA assistance, this is not a final denial. FEMA often needs additional information from you to make a determination. Common determination messages:

- **"When you applied with FEMA, the damages reported did not meet the required conditions to refer you to the Individuals and Households Program"**
 - **What Does This Mean?** This does not necessarily mean that an applicant has been denied for all forms of FEMA assistance. You will receive a follow-up letter in the next several days letting you know what you may be eligible for, and what additional information you need to provide to FEMA.
- **"FEMA has received your application for disaster assistance. At this time, based on the information you provided at the time of your application, you are not being referred to the Individuals and Households Program (IHP). Your application indicated the disaster did not cause damage to your home and/or personal property - or - It indicated that you did report damage, but you are required to complete a low-interest disaster loan application with the U.S. Small Business Administration (SBA) before you may be considered for FEMA Assistance."**
 - **What Does This Mean?** This does not necessarily mean that an applicant has been denied for all forms of FEMA assistance. For Hurricane Ida, FEMA's Other Needs Assistance program will provide generator reimbursement for individuals whose primary residence's lost essential utility service and chainsaw reimbursement for individuals who had debris which presented a health or safety hazard to their home. Generator and chainsaw reimbursement is not contingent on referral to the Individuals and Households Program.
 - **What is My Next Step?** Please upload your generator or chainsaw receipts to your Disaster Assistance Account at www.disasterassistance.gov, faxing them to 1-800-827-8112, or by mailing them to the following address:
 - FEMA - Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055
- **"Status - IHP Insured"**
 - **What Does This Mean?** You indicated in your registration that you have insurance for all or part of the damages identified. In order to determine the type and amount of assistance you may be eligible

to receive, FEMA must first know the type and amount of insurance assistance received by your household.

- o **What is My Next Step?** Please provide FEMA with a copy of this information as soon as it is available.

Q. Is FEMA giving \$500 in Critical Needs Assistance to all hurricane survivors?

- During the first few days of some major disasters, FEMA provides a one-time \$500 payment per household which is meant to help survivors who are displaced from their home or who are in their home but identified a critical need for water, food, first aid, prescriptions, infant formula, diapers, personal hygiene items and fuel for transportation.
- You cannot apply to receive \$500 from FEMA.
- Eligibility is based on the answers provided when registration is first completed.
- People who identify that they are displaced from their home **or** who are in their home, but identified a critical need for water, food, first aid, prescriptions, infant formula, diapers, personal hygiene items and fuel for transportation are eligible.

Q. Someone told me that if I wasn't eligible for the \$500 Critical Needs Assistance, that I wouldn't be eligible for generator reimbursement. Is that accurate?

- No. Eligibility for generator reimbursement is not contingent on eligibility for Critical Needs Assistance.
- All individuals in a FEMA Individual Assistance designated parish who lost essential utility service to their home as a result of Hurricane Ida are eligible for generator reimbursement.

Q. Will FEMA pay for my purchase of a generator or chainsaw?

- FEMA's Other Needs Assistance (ONA) program includes reimbursement for generators up to \$800 and for chainsaws up to \$250. For Hurricane Ida, survivors are not required to have a medical need to be eligible for generator reimbursement.

Eligibility Requirements

- Primary residence within the 25 Designated Parishes
- Must be purchased between August 25, 2021 – September 25, 2021
- Generator purchase limit is up to \$800 (All types of generator included)
- Chainsaw purchase or rental limit is \$250; and
- An explanation of how debris and/or trees presented a health or safety hazard and/or were blocking the access to your home.
- Generator or chainsaw receipts will be required to be uploaded, faxed, or mailed to FEMA
- Experienced an outage of essential utilities (Even if no other damage to home occurred)
- Cannot have insurance that covers the purchase of generator or chainsaw

Q. Can I get reimbursed if there was no damage to my home?

- Yes, for this disaster, you do not need to have incurred damages to your home. You do, however, need to have lost essential utility service to your home. This question was asked of all applicants during the registration process. If you need to make a change to your answer, you can do so by calling the FEMA Helpline at 1-800-621-3362. For chainsaws please include an explanation of how debris and/or trees presented a health or safety hazard and/or were blocking the access to your home

Q. Do I have to lose power for 5 days to be eligible for chainsaw or generator reimbursement?

- No, there is no minimum number of days without power required for Hurricane Ida survivors.

Q. What if my account says I was not referred to (or Not Approved) for the Individuals and Household Program, does that mean I can't get reimbursed for generator/chainsaw?

- That does not necessarily mean that you are being denied for FEMA assistance. You will receive a follow up letter in the next several days letting you know what FEMA assistance has been approved or asking you to provide more information.

Q. Do I have to wait for a follow up letter to provide my receipts?

- No, go ahead and upload receipts for generators and chainsaws to your www.disasterassistance.gov accounts. You can do so by clicking "check status" on the Home Page and following the instructions. All receipts or bills must include the contact information for the service provider, allowing FEMA to verify the information. It is also recommended that you include your disaster number (DR-4611) and FEMA application number written on all submitted documents.

Q. Someone told me that if I wasn't eligible for the \$500 Critical Needs Assistance, that I wouldn't be eligible for generator reimbursement. Is that accurate?

- No. Eligibility for generator reimbursement is not contingent on eligibility for Critical Needs Assistance.

Q. I failed to report that my house lost utility service as a result of the storm. Can I update my answer?

- If you were unsure of the status of your essential utilities for any reason and would like to report to FEMA that your home was without essential utilities as a result of Hurricane Ida, please do so by calling the FEMA Helpline at 1-800-621-3362.
- Impacts to essential utilities are used to determine whether you are eligible for a hotel stay through Transitional Sheltering Assistance, reimbursement for a generator or chainsaw, and more.
- FEMA is going back to review all those individuals who applied within the first five days and will provide messaging to individuals who did not report a loss of power.
- Those individuals will have the opportunity to report that outage.

Q. I am a renter; can I apply for assistance with FEMA?

- Yes, renters may apply for disaster assistance with FEMA. Awards may be available to rent or pay for a different place to live for a limited time while repairs are made to your rental home or until it is livable. Rental grants may be used for security deposits, rent and the cost of essential utilities, such as gas and water.

Q. My personal property was damaged, is there financial help available for my losses?

- Help is available for eligible survivors, including renters, with uninsured and underinsured necessary expenses and serious needs caused by Hurricane Ida. You may be eligible for assistance replacing or repairing furniture, appliances, clothing, textbooks or school supplies, tools or other job-related equipment, vehicle repair, and medical/dental bills. Eligible FEMA assistance may not cover all your losses, additional help may be available through a disaster assistance loan from the Small Business Administration.

Q. What if my account says I was not referred to (or Not Approved) for the Individuals and Household Program, does that mean I was denied because I have insurance?

- That does not necessarily mean that you are being denied for FEMA assistance. You will receive a follow up letter in the next several days letting you know what FEMA assistance has been approved or asking you to provide more information including insurance documentation such as claim information, denials, and settlements.

Q. Does FEMA cover insurance deductibles?

- FEMA cannot pay for damage covered by insurance or duplicate benefits from another source. This includes insurance deductibles if you do reach a settlement with your insurance company. However, if your damages are less than your insurance deductible, and as a result you do not receive an insurance settlement, you are considered uninsured, and those damages may be eligible for FEMA assistance.

Q. What if my claim damage does not meet my insurance deductible?

- If an applicant's insurance deductible is greater than the amount of damage found, they should request a letter from their insurance company on company letterhead. FEMA can provide assistance equivalent to your FEMA Verified Loss if an applicant does not receive an insurance settlement due to damages not meeting the insurance deductible. In this case, the applicant is considered uninsured, and there is no duplication of benefits.

Q. How can I provide my insurance documents?

- You can upload your insurance documentation to your www.disasterassistance.gov account, by going on the Home Page and following the instructions. It is also recommended that you include your disaster number (DR-4611) and FEMA application number written on all submitted documents.

Q. What forms of assistance can FEMA provide? Rental Assistance

- **Rental Assistance:** Grant assistance to pay for alternate temporary housing if a homeowner or renter is displaced from their primary residence because of Hurricane Ida. This may include renting an apartment, house or staying at a hotel, bed and breakfast or Airbnb. These grants do not need to be repaid and are not taxable. Initial rental assistance grants cover one to two months of rent at the U.S. Department of Housing and Urban Development Fair Market Rate.
 - **Eligibility requirements for additional rental assistance**
 - You were initially awarded FEMA rental assistance and used the funds as intended.

- You are unable to return to your residence because it is uninhabitable or cannot be accessed as a result of the storms and flooding.
 - You do not have money for housing without assistance.
 - You are not being given rental assistance from any other source.
- **Supporting documents**
 - Rent receipts that include address of the unit, date the payment was made, the time period the payment covers.
 - A written lease or housing agreement signed by both the landlord and tenant.
 - Pre- and post- disaster statements from any source of income for all members of the household who are 18 years or older.
 - Documents showing your pre-disaster housing costs.
- **Expedited Rental Assistance:** FEMA may provide one month of expedited rental assistance to eligible applicants who reported their essential utilities are temporary unavailable. Expedited rental assistance does not require a FEMA inspector to assess damages to the home before funding is released to the applicant. The eligibility period for Expedited Rental Assistance has been extended by 10 days, from September 12, 2021, to September 22, 2021, for applicants in Lafourche, St. Charles, St. Helena, St. James, St. John the Baptist, and Terrebonne.
- **Lodging Expense Reimbursement (LER):** Reimbursement for out of pocket lodging expenses that are not covered by insurance benefits like additional living expenses or loss of use. The survivor's pre-disaster primary residence must be unlivable, inaccessible or affected by an extended disaster-caused utility outage. Eligible expenses may include the cost of the room and taxes charged by a hotel or other lodging provider. This does not include costs for food, phone calls or transportation.
 - LER is limited to reimbursement and is not provided in advance or in the form of direct payment to a hotel or motel. The costs must have also been incurred on or after Aug. 26, 2021. Survivors can upload their receipts to their DisasterAssistance.gov account.
 - The deadline to apply for FEMA's Individual Assistance program remains October 28, 2021.
- **Home Repair Assistance:** Financial assistance to help with uninsured or underinsured home repairs to an owner-occupied primary residence. Types of repairs can include structural parts of a home (e.g., foundation, outside walls, roof) or windows, doors, floors, walls, ceilings and cabinetry. It may also include repair utility systems such as electrical, plumbing and gas systems. Assistance is limited to the basic needs to make the home safe, sanitary and functional.
- **Other Needs Assistance:** Financial assistance for other uninsured or underinsured disaster-caused expenses and serious needs such as medical, funeral, childcare, moving and storage expenses or other essential items purchased as a result of the disaster such as generators and chainsaws.

- For this disaster only, survivors whose primary home is in one of the 25 designated parishes, may be eligible to receive reimbursement for the purchase or rental of a generator up to \$800. The generator must have been purchased between Aug. 26, 2021 and Sept. 25, 2021. Additionally, the reimbursement amount for the purchase or rental of a chainsaw is up to \$250 for this disaster.
- For survivors who do not qualify for a loan from the Small Business Administration, assistance may be available to cover losses for essential personal property or transportation.
- **Critical Needs Assistance (CNA):** Critical Needs Assistance is provided to eligible survivors who have immediate or critical needs because they are displaced from their home or survivors who are in their home but identified a critical need for an alternate place to live. CNA may cover water, food, first aid, prescriptions, infant formula, diapers, personal hygiene items and fuel for transportation.
 - CNA is limited to a one-time \$500 payment per household.
 - Eligibility for CNA is based on the answer provided by applicants during the registration process regarding emergency expenses incurred. Changes cannot be made to this answer after an application has been submitted.
 - *On 9/15/21, the FEMA National Processing Center approved an additional 120,000 Hurricane Ida applicants for Critical Needs Assistance.*
 - The deadline for CNA is September 22, 2021.

Q. Why am I ineligible for FEMA Individual Assistance?

- **PLEASE NOTE:** If an applicant feels that they were incorrectly deemed ineligible for FEMA assistance due to one of the issues below, additional documentation should be uploaded to their account through DisasterAssistance.gov.
- **You are insured.** If your insurance settlement is insufficient to meet your disaster-related needs, if you have exhausted the Additional Living Expenses provided by your insurance company or if you are denied coverage by your insurance company, you must provide documentation that identifies the denial or exclusions of your insurance settlement before FEMA will consider your assistance eligible.
- **You reported no home damage when you applied with FEMA.** If you reported your home had no damage you will not be referred to the Individuals and Households Program. However, you may still be eligible for other forms of FEMA assistance. If you later discover it's not habitable anymore, contact FEMA to let them know. It helps to get documentation to support your appeal such as a letter from contractor or local official that says the home is not safe to live in. They should also include the estimated cost needed to repair the home.
 - For DR-4611-LA, applicants do not need to report home damage to be eligible for Critical Needs Assistance, Transitional Sheltering Assistance in a hotel, or generator/chain reimbursement. These forms of assistance are provided due to loss of utility service.
- **Home is safe to occupy.** FEMA housing assistance typically only covers costs to make your home habitable. Damage to non-essential space, landscaping or spoiled food is not covered by FEMA grants.

- **Proof of occupancy.** When FEMA is unable to verify occupancy of your primary residence, you may provide FEMA with documentation, such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver's license, state-issued ID card or voter registration card showing the damaged dwelling's address.
- **FEMA could not verify your identity.** FEMA must be able to verify your identity with a valid Social Security number. By verifying identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. To verify identity, you may provide FEMA with documents, such as a copy of your Social Security card if accompanied by federal or state-issued identification, a U.S. passport, military identification or certain documentation from the Social Security Administration.
- **No initial rental assistance.** You indicated to the inspector that you did not need to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. However, you may have since found further damage to your home that may require you to move. Since your housing needs have changed, contact FEMA as soon as possible to update your housing status and explain why you have a need to relocate.

Q. What new assistance is available from FEMA Individual Assistance?

- **New Home Repair Assistance**
 - **Disaster-Caused Mold:** Financial assistance to clean or repair real property components impacted by disaster-caused mold growth.
 - **Disaster-Caused ADA Real Property:** Financial assistance for adding real property accessibility-related items, limited to grab bars, a ramp, and a paved pathway, when these items are necessary to make the home safe and functional for someone who has a disaster-caused disability.
- **New Other Needs Assistance**
 - **Clean and Sanitize Assistance (CSA):** A limited amount of financial assistance for renters and homeowners with disaster-caused real property damage that did not render the home uninhabitable.
 - **SBA-Dependent ONA:** While FEMA will continue to refer all applicants that meet the minimum income test to SBA, FEMA is choosing to provide FEMA assistance for SBA-Dependent ONA for some low income applicants that meet the SBA's minimum income test prior to their loan evaluation by the SBA.

Q. What new documents are acceptable for ownership verification?

- Receipts for Major Repairs or Improvements dated within 5 years prior to the disaster
- Public Official's Letter or written statement
- Court Documents
- Mobile Home Park Letter or written statement from the park owner or manager
- Mobile Home / Travel Trailer Self-Declarative Statement (last resort)
- Heirship Self-Declarative Statement (last resort)

Helpful Info When Appealing a Decision from FEMA

You applied to FEMA for disaster assistance after Hurricane Ida hit and you received a letter. You're not sure what it says, but you think it's not good.

Often, these letters are sent when your application is missing information. Maybe you didn't show proof you are who you say you are, proof you own your home, or proof you lived in your home for a major part of the year before Ida. Here are tips for writing a letter to appeal a FEMA decision.

You Have 60 Days to Send FEMA Your Appeal

The most important part of the appeal process is knowing how long you have to do something about it. Count 60 days from the date FEMA has on the determination letter. That's the date you'll circle on your calendar to remind you it's the last day to send FEMA your appeal. Keep in mind that after FEMA receives your letter, you may receive a phone call or a follow-up letter asking for more information.

Carefully Read FEMA's Letter Before Writing Your Appeal

You'll need to understand why FEMA said the application was "ineligible," or that assistance to you is denied, or that FEMA is holding off on making a decision. Often, the reason is as simple as missing documents or information. Read FEMA's letter from beginning to end to help you understand what the agency is asking you to do.

Include Evidence to Support Your Appeal Request

Your appeal letter is not enough to get FEMA to reconsider its decision. You need evidence to support what you are claiming in your appeal. It is important to include the documents or information FEMA requests. Here's what to include with your letter:

- A copy of the FEMA letter saying you're denied assistance, or that the agency didn't reach a decision.
- **Insurance letters:** Your insurance company might give you just a fraction of what you need to repair your home, not enough to help you get into another place, or not enough to replace certain belongings. Keep in mind that FEMA cannot give you a grant for something your insurance company already paid you for.
- **Proof of occupancy:** A copy of a utility bill, a driver's license, a lease or bank statement, a local school document, motor vehicle registration or an employer's letter. All can be used to prove the damaged home or rental was your primary residence. Primary meaning you lived there during a major part of the year.
- **Proof of ownership:** Mortgage or insurance documents; tax receipts or a deed; receipts for major repairs or improvements dating as far back as 2016; a mobile home park letter or a court document. If your documents were lost or destroyed, click on www.usa.gov/replace-vital-documents for information on how to replace them.

Mail, Fax or Upload Your Appeal Letter, Don't Forget to Sign and Date It

- You have 60 days from the date on your FEMA determination letter to mail, fax or upload your appeal if you want FEMA to reconsider their first decision. Sign and date your appeal. And don't forget to include your nine-digit FEMA application number, your disaster number (DR-4611-LA), and documents you can show as proof.
 - Mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055

- Fax: 800-827-8112, Attention: FEMA
- To set up a FEMA online account or to upload documents online, go to www.DisasterAssistance.gov, click on "Check Status" and follow the directions

What You Can Expect After Submitting Your Appeal Letter

You've written your appeal and sent it to FEMA within 60 days after you received their determination letter. Now what? You may receive a call or letter from FEMA asking for more information. Or FEMA may schedule another inspection of your primary home. Whichever the case, once you've sent FEMA an appeal, you can expect a decision letter within 90 days after FEMA receives it.

Reminders:

- The deadline to apply for FEMA disaster assistance is **Thursday, Oct. 28**.
- For any questions, call the FEMA Helpline at 800-621-3362 (TTY 800-462-7585) The lines are open 24 hours, 7 days a week. If you use a relay service such as a videophone, InnoCaption or CapTel, give FEMA your specific phone number assigned to that service. Operators can also connect you to a specialist who speaks your language.

For the latest information on Hurricane Ida, visit fema.gov/disaster/4611. Follow us on Twitter at twitter.com/FEMARegion6 and like us on Facebook at facebook.com/FEMARegion6/.