



News Release

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HOW TO MOVE FORWARD AFTER YOUR FEMA LETTER ARRIVES

TRENTON, N.J. – Hurricane Sandy survivors have many options for obtaining disaster assistance even if they receive a letter stating they have insufficient damage.

The survivor has three key options after receiving an “ineligible insufficient damage” letter from the Federal Emergency Management Agency (FEMA):

- **Appeal.** Filing an appeal of an inspector’s decision on habitability requires verifiable documentation to show there was disaster-caused damage that rendered the house uninhabitable. Appeal letters must be postmarked within 60 days after the date of the decision letter.
- **Apply for a low-interest, long term disaster loan** from the U.S. Small Business Administration. Loans are the main form of disaster assistance to households, and SBA representatives will work with survivors to find affordable terms. Applying for an SBA loan also preserves a survivor’s potential eligibility for other forms of assistance, such as grants for replacing personal property losses.
- **Get volunteer help.** The path forward can also lead to the dozens of private, non-profit groups that have pitched in to help out in the response to and recovery from Hurricane Sandy. Some groups provide volunteers to help out with minor repairs to real estate.

The “insufficient damage” determination is made by a housing inspector under contract with FEMA. After making an appointment with the survivor, the inspector views the property and assesses the impact of Hurricane Sandy on essential living areas.

The inspector is required to determine whether the home is safe, sanitary and functional. That is the definition of habitability.

After the inspection, FEMA makes a determination about eligibility, and the disaster survivor receives a letter from FEMA concerning the status of the application. The letter is a starting point about whether or not the applicant will receive disaster assistance.

A letter stating that the structure is “ineligible” due to “insufficient damage” means that the inspector found that the home or property did not sustain sufficient damage to essential living areas to qualify for disaster assistance. Essential living areas include one living room, one kitchen, one dining room, and bedrooms sufficient to accommodate the number of persons occupying the house.

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Although the disaster may have caused damage, the inspector found it reasonable to expect that the applicant or the applicant's landlord would make the repairs.

Always read the FEMA letter carefully and follow the instructions. If there are any questions, call the FEMA Helpline **800-621-FEMA (3362)** or **TTY 800-462-7585**. The Helpline is open 24 hours a day, seven days a week, or visit a Disaster Recovery Center for one-on-one assistance.

Survivors should also refer to pages 20-26 of the booklet, "Help after a Disaster: Applicant's Guide to the Individuals and Households Program," which is mailed to everyone who registers with FEMA. This guide explains all possible reasons for denial of assistance.

FEMA assistance is designed to cover disaster damage and losses not covered by insurance. If an insurance settlement does not cover all losses, contact the FEMA Helpline at **800-621-FEMA (3362)**, or **TTY, 800-462-7585**.

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