

## What are FEMA benefits?



FEMA is the Federal Emergency Management Agency. It is a U.S. government agency that provides support to survivors of major disasters, like typhoons or earthquakes. There are a number of different FEMA benefits and programs available to disaster survivors. This brochure focuses on the FEMA benefits to individuals through the individual and household program. This program provides **cash**, and in a few cases, **direct assistance**, to people **to rebuild or repair their housing and to replace personal items** that were damaged because of a natural disaster. To be eligible for this program, you have to apply.

These benefits are meant to help you get back on your feet and make your house safe and sanitary. FEMA will not pay for all the repairs you need. **You will not get FEMA money until 6 weeks or more after you apply.**

### Who can apply for FEMA benefits?

To apply for these benefits, you have to be a U.S. citizen or legal permanent resident (green card holder). There are a few other groups of people who are eligible, including certain victims of severe violence. The full list of eligible non-citizen categories is on FEMA's website at <https://www.fema.gov/assistance/individual/program/citizenship-immigration-status>.

People from the Federated States of Micronesia, Palau and the Republic of the Marshall Islands who came to the U.S. under the

Compacts of Free Association (COFAs) are not eligible for FEMA benefits. However, because these FEMA benefits are for households, **households with just one eligible member can still receive benefits** if they apply in that person's name. This means that COFA households that have one or more children born on Guam living with them are still eligible for benefits, as long as they apply in that child's name. If you are not sure whether you are eligible, or who should apply on behalf of your household, you can visit your local Disaster Recovery Center and ask a FEMA representative or a Disaster Legal Services Attorney.

For home repair and replacement benefits, you have to **own and live in the home** that was damaged or destroyed. If you are renting, you may also be eligible for cash assistance to find temporary housing.

Personal property benefits are usually provided only for **essential items** like clothing, your car, or essentials you need to clean up after the typhoon, like chainsaws. **Most personal property assistance is only available to people who are not eligible for low interest loans through the Small Business Administration (SBA).** SBA loans are also available to small businesses to repair damage and cover some losses from lost revenue. Based on your income, FEMA may require you to apply and be denied for an SBA loan before you can get FEMA benefits.

### What should I do before I apply for FEMA benefits?

FEMA benefits are supposed to help pay for things insurance and other programs won't pay for. This means that if you have home, rental, car or other insurance on anything that was damaged by the disaster, you need to submit a claim for

payment from your insurance company first. If you are insured, FEMA will not accept your application unless your other insurance has refused to cover or not provided enough coverage for the damage.

You should also make sure you have copies of your important documents, and know your bank account information. If your household is applying in the name of a child because the adults in your household are not eligible, you should make sure that child has a bank account so that you can access the money from FEMA.

### How can I apply for FEMA benefits?

You can apply for FEMA benefits **online** through [DisasterAssistance.gov](https://www.fema.gov), **over the phone** at 1-800-621-3362, through **FEMA's app**, or **in person** at one of FEMA's Disaster Recovery Centers, where FEMA staff will help you apply online using the computers at the center.

### What happens after I apply?

The first step for FEMA benefits is to complete the initial registration. Then, **FEMA will contact you (usually via email), asking for supporting documents.**

These supporting documents usually include your social security card, or other proof of identity; proof of ownership or occupancy of the house or apartment that was damaged; insurance information and proof of denial of your claim; and photos of the damage. Usually, title to a house (for owners), or a copy of your lease (for renters) are preferred. However, other forms of proof of occupancy can include utility bills, Mayor's verifications, and other documents. Other proof of ownership can include a will indicating ownership of the property transferring, proof of paying property tax or doing significant upkeep

on the property. If you do not have any of these forms of proof of ownership or occupancy, you may be able to use an affidavit instead.

Next, FEMA will schedule an inspection of the damage to your home. This usually happens 3 weeks after you apply. **It is okay to begin your repairs before your house is inspected.** However, **if you begin repairing and replacing things before FEMA inspects, make sure to (1) take photos and videos of the damage to show how badly your home was damaged, and (2) keep receipts for everything,** including contractor services, so you can show FEMA how much you have paid.

#### When should I apply for FEMA benefits?

**You have 60 days from the date of the disaster declaration to apply for FEMA assistance – for Mawar the deadline is July 27.** If you have other insurance, you have to receive a denial of your claim before you apply for FEMA assistance, so you should file your insurance claim immediately. If you don't hear back from your insurance company 30 days after you file your claim, you can apply for interim FEMA assistance. However, once you get an insurance payment, you may have to pay back some of your FEMA assistance.

#### What can I do if FEMA denies my application?

If FEMA denies your application, doesn't give you enough assistance, or asks you to pay back something you received, you can appeal. You must do this **within 60 days from the decision.** FEMA appeals are all on paper – you won't have an in person hearing, but you can write a letter and send additional supporting documents to FEMA. Your appeal will be reviewed by a different worker who has never seen your case before. FEMA may re-inspect the damage to your home if you appeal.

### How does MLSC Help?

MLSC can help you apply, help you get affidavits and other supporting documents you may need, and represent you in FEMA appeals. MLSC can also review your case and FEMA's decisions about your benefits and advise you whether we you should appeal. **MLSC's services are always free.** MLSC will also continue to develop informational resources to teach you about your legal rights after a disaster.

#### FEMA Contacts:

FEMA: 1-800-621-3362

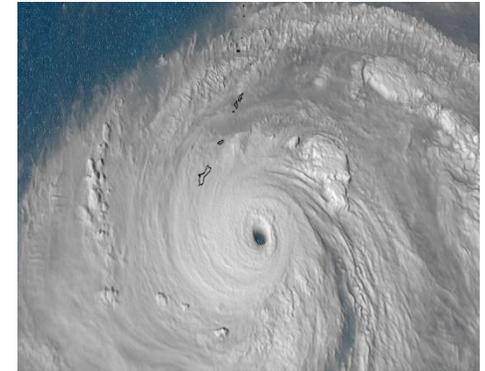
FEMA application for speech or hearing disabled—I-800-462-7585 (TTY)  
[www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)

The first two Disaster Recovery Centers are at **Guam Community College** and the **Dededo Sports Complex.** The centers are **open daily from 7:00 a.m. – 7:00 p.m.,** including weekends.

**NOTE:** Not everyone will be eligible for FEMA assistance. The Red Cross, Catholic Social Services, and other organizations may provide additional assistance to people ineligible or who received inadequate FEMA assistance.

This brochure was prepared by the Guam Office of MLSC and is provided as a public service.

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## Applying for FEMA Benefits

**MLSC's mission is to promote equal access to justice and to provide free civil legal assistance to low income people. MLSC improves the lives of Guam's residents by helping them solve their important legal problems and strengthening communities through advocacy.**



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