

# DE GULLAH GEECHEE NYEWS SPECIAL ISSUE

# DISASTER

## FEMA Updates Disaster Relief for Owners and Occupants of Heirs' Property

Section 408 of the **Robert T Stafford Disaster Relief and Emergency Assistance Act** authorizes **FEMA's Individuals and Households Program** to provide assistance to eligible individuals and households that are uninsured/underinsured and who are affected by a disaster who have serious needs.

[www.fema.gov/disaster/stafford-act](http://www.fema.gov/disaster/stafford-act)

### FEMA Terms

- A homeowner is the legal owner occupying the home, may not hold an official title or pay rent but is responsible for paying property taxes or maintaining the home.

Relief at the time of a disaster is something that no one wants to need, though families who live in areas that are subject to hurricanes, flooding, tornados, and other natural disasters are all too aware of the need for risk planning. The Gullah Geechee Cultural Heritage Corridor and The Federal Emergency Management Agency have partnered to provide this announcement of changes to the policies and procedures for requesting assistance.

This update explains the common terms in FEMA's documents and highlights the changes that benefit owners and residents of heirs' property who may need help. We have also provided a simplified explanation of how to apply for assistance.

The Corridor will work with FEMA to offer information sessions to Gullah Geechee communities. FEMA staff are also available to answer questions. You may call FEMA toll-free at 1-800-621-FEMA (1-800-621-3362) or visit [www.FEMA.gov](http://www.FEMA.gov).



- Proof of ownership is required for Home Repair Assistance, Home replacement Assistance, or Permanent Housing Construction.
- If you cannot produce ownership documentation, FEMA may accept a Self-Declarative Statement describing how long you have lived at the address that explains why you do not have standard documents.
- Home ownership may be verified with Deed or Official Record; Mortgage Documentation; Structural Insurance Documentation; Property Tax Receipts or Bills; Manufactured Home Certificate of Title; Real Estate Provisions; Contract for Deed or Warranty Deed; Land Installment Contract; Quitclaim Deed; Will with Death Certificate; Affidavit of Heirship; Bill of Sale or Bond for Title; Major Repair or Improvement Receipts; Mobile Home Park Statement; Court Documents; or Public Official's Letter.
- Applicants can verify occupancy with a utility bill, credit, phone, cable, and medical bills, employer's paystubs or similar documents, lease/housing agreement, rent receipts, identification cards, public official's/social service organization/local school/court/mobile home park/federal or state benefit documents, motor vehicle registration, court documents.

All must have the applicant's name, disaster-damaged address, confirm the applicant occupied the dwelling at the time of disaster, and must be dated one year prior or within the period of assistance.



*I need help.  
What will FEMA do?*

## **Expanded Federal Disaster Assistance**

FEMA will

- Provide financial assistance to clean and sanitize the home even if the damage did not cause the house to be unlivable.
- Issue inspections for applicants whose applications are pending while being verified. FEMA will provide additional support to verify these requirements at the time of inspection and through additional outreach.
- Provide financial assistance to applicants who need a wheelchair ramp, grab bars, or a paved path due to disaster-caused disability when these items were not present before the disaster.





# Gullah Geechee Communities and Disaster Relief for Owners and Occupants of Heir's Property

The agencies that track hurricanes predict a significant level of tropical storms along the Atlantic coast during the upcoming hurricane season. Gullah Geechee communities occupy the barrier islands and the Atlantic coast from North Carolina to the coast of Florida, making them extremely vulnerable to hurricanes and tropical storm activity. When these storms have a significant impact on communities, the federal government, acting under the provisions of the Stafford Act, provides assistance to individuals, states and local governments to assist in recovery.

For decades, the Federal Emergency Management Agency (FEMA) maintained a policy that kept thousands of Black families from receiving disaster aid. In order to qualify for FEMA assistance, the applicant had to provide a deed, or a title or mortgage documentation. On September 2, 2021, FEMA announced that it had changed the policy that kept owners of heir's property from receiving assistance after disasters. It is important that news of this change in policy be shared throughout Gullah Geechee communities. In the following pages we will provide information that help to access FEMA assistance in the event that the assistance is needed as we move through this storm season. Specifically, we are providing information about :

- **The change in FEMA policy on documentation for owners or occupants of heir's property**
- **The assistance offered under the Individual and Housing Program (the IHP)**
- **How to apply for FEMA benefits**
- **How to deal with rejection letters**
- **Information on the National Flood Insurance Program (NFIP)**



In later pages, we will provide information about services and support available to and through faith-based and community-based organizations and assistance available to protect vulnerable historic and cultural sites.

**The FEMA Individuals and Households Program (IHP)** After a presidentially declared disaster, FEMA provides housing assistance for individuals who qualify for the assistance. The IHP provides financial assistance and direct assistance to those who qualify.

# FEMA Individuals and Households Program (IHP) Housing Assistance

FEMA Individuals and Households Program (IHP) - Housing Assistance

## Program Description

Housing Assistance under FEMA's Individuals and Households Program (IHP) provides **financial and direct assistance** to those who qualify after a major disaster or emergency. The Housing Assistance program assists with housing needs, directly caused by the disaster, not covered by insurance or provided by other sources.

**Financial Housing Assistance** may include the following:

**Rental Assistance:** To help you rent alternate housing.

**Lodging Expense Reimbursement:** To reimburse you for short stays in hotels, motels, or other short-term lodging.

**Home Repair Assistance:** To repair an owner-occupied primary home, utilities, and residential infrastructure. This includes privately owned access routes like driveways, roads, or bridges.

**Home Replacement Assistance:** To help replace an owner-occupied primary home.

**Direct Housing Assistance** may be available when approved for a disaster. You must be unable to use Rental Assistance due to a lack of available housing resources. Some forms of Direct Housing may have additional requirements.

**Direct Housing Assistance** may include the following:

**Multi-family Lease and Repair:** Provides temporary housing in a multi-family rental property located in disaster areas, paid for by FEMA.

**Transportable Temporary Housing Units:** Provides a recreational vehicle or manufactured home installed by FEMA for temporary housing.

**Direct Lease:** Provides an existing home for temporary use, leased by FEMA.

**Permanent Housing Construction:** Provides home repairs or new construction provided by FEMA. Limited to certain areas outside the continental U.S. or areas where other housing is not available, and FEMA does not provide other types of housing assistance.



# FEMA Individuals and Households Program - Other Needs Assistance (ONA)

## Program Description

Other Needs Assistance (ONA) under FEMA's Individuals and Households Program (IHP) provides financial assistance for necessary expenses and serious needs directly caused by the disaster. This includes assistance for the following:

- Personal Property
- Child Care
- Medical and Dental
- Funeral
- Transportation
- Moving and Storage
- Miscellaneous and other expenses
- Critical Needs
- Cleanup and Removal
- Group Flood Insurance Policy



## General Program Requirements

In general, you must meet all the following conditions to qualify:

- You or someone who lives with you is a U.S. citizen, a non-citizen national, or a qualified alien.
- You pass FEMA's identity and occupancy verification if it applies to you.
- You have no insurance –or– have filed an insurance claim, but it does not cover all of your losses.
- You have serious needs or expenses due to losses in a Presidentially declared disaster area.

To qualify for some types of ONA, it may depend on your ability to secure a disaster loan from the Small Business Administration (SBA). Other conditions and limitations may apply. Read FEMA's Individual Assistance Program and Policy Guide for more details.

## Application Process

To apply, click [Apply Online](#).

To apply by phone, you may call the FEMA Helpline at 1 (800) 621-3362. You may also visit a local [Disaster Recovery Center](#) (DRC) for help. Use the DRC Locator to find a center near you.

## Important Facts

1. To qualify for assistance, an individual must provide proof of identity and citizenship or that someone who lives with you is a citizen or qualified alien.
2. Your primary home is in an area covered by a presidentially declared disaster area. You have no insurance, or the insurance does not cover all of your losses.

The applicant must provide verification of ownership or occupancy. Under the new policy, in addition to a deed, a will or mortgage documentation, other documentation will be accepted.

**If FEMA cannot otherwise verify that you own the registered address, you may be required to provide Proof of Ownership such as:**

- A property tax bill or receipt
- Homeowners' insurance documentation
- A home purchase contract
- A last will and testament (with a death certificate)
- Court documents
- Receipts for major repairs or maintenance within the last 5 years prior to the disaster
- Certificates of title for a manufactured home
- A notarized letter from a public official or mobile home park that meets FEMA's requirements

If none of the above documentation is available, those who have inherited their homes, owners of mobile homes and travel trailers may provide a self-declarative statement.

**If FEMA cannot otherwise verify that you occupy the registered address, you may be required to provide Proof of Occupancy such as:**

- Current driver's license or state issued identification card or voter registration card
- Rent receipts
- Lease or housing agreement
- Utility bills
- Medical provider bills
- Documents from social service organizations
- Mail from schools, public officials, employers, or a mobile park owner or manager

If the above documentation is not available, under certain circumstances, a self-declarative statement may be provided.

# How to Apply for FEMA Assistance

You may apply for the Individuals and Households Program or check your application status at [DisasterAssistance.gov](https://DisasterAssistance.gov). You may also access FEMA via a smartphone by downloading the application from our website or through your mobile provider's application store.



## By Phone

You may call FEMA toll-free at 1-800-621-FEMA (1-800-621-3362) to apply for assistance or check your application status.

If you are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY), you may call 800-462-7585.

If you use 711 or Video Relay Service (VRS), please use the standard toll-free FEMA Helpline at 1-800-621-FEMA (1-800-621-3362).



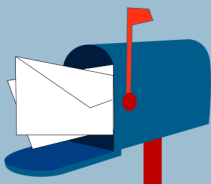
## Go online to Look Up In Person Locations

You may visit a FEMA Disaster Recovery Center (DRC). To look up DRC locations:

- Visit [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Check FEMA's mobile app
- Or call the FEMA Helpline at 1-800-621-FEMA (1-800-621-3362)



Disaster Survivor Assistance team members may also visit door-to-door in your area. They will have official FEMA photo identification.



## By Mail or Fax

You may mail updates to your application by mail or by fax.



Mail To:  
FEMA  
P.O. Box 10055  
Hyattsville, MD 20782-8055

Fax To:  
Attn: FEMA  
800-827-8112

## Documents You Need to Provide to FEMA:

- Insurance determination letter. (Note: FEMA cannot provide assistance for losses that are covered by insurance.)
- Proof of occupancy or ownership
- Proof of Identity



## General Program Requirements for Housing Assistance

In general, you must meet all of the following conditions to qualify:

- You or someone who lives with you is a U.S. citizen, a non-citizen national, or a qualified alien.
- You pass FEMA's identity and occupancy verifications.
- You must pass ownership verification for Home Repair and Home Replacement Assistance.
- Your primary home is in a Presidentially declared disaster area and is unlivable or is not accessible.
- You have no insurance –or– have filed an insurance claim, but it does not cover all of your losses.

## Dealing With FEMA Rejection Letters



If you received a letter from FEMA that says you're ineligible for housing assistance, that may not be the last word. You might just need to provide more information to FEMA.

**A rejection letter from FEMA usually does not mean it is FEMA's final answer.**

Usually, the agency simply needs extra documents or information in order to process the application. Examples of missing documentation may include an insurance settlement letter, proof of residence, proof of ownership of the damaged property, or proof that the damaged property was the applicant's primary residence at the time of the disaster.

FEMA assistance applicants who receive a denial letter for any type of FEMA assistance are sent a letter that provides the contact information for the Disaster Legal Services Program along with instructions to call FEMA's Helpline for assistance. 1-800-621-3362 or visit [fema.gov/assistance/individual/after-applying](https://www.fema.gov/assistance/individual/after-applying).

### Keep in Mind:

1. FEMA cannot pay for damage covered by insurance or duplicate disaster benefits from another source (state, county, non-profit agencies, Small Business Administration – SBA – very low-interest disaster assistance loans, etc.).
2. The disaster-related damage must have occurred at your primary residence.
3. Your disaster-damaged property must be located in a county that is included in the Presidential FEMA Declaration for Individual Assistance.
4. FEMA housing assistance typically only covers costs to return your home to a safe and sanitary living space or functional condition. Damage to non-essential space, landscaping, or spoiled food is usually not covered by FEMA grants. (Spoiled food is usually covered by your insurance company.)

If you have questions about the type of damage eligible under FEMA programs or if you find that your home damage is more than what you reported originally, call the disaster assistance helpline at 800-621-3362 or 800-462-7585 (TTY).

There are several reasons why the agency may have sent you a rejection letter. Here are some reasons with recommended actions:



#### Your home was insured.

If the letter refers to "insured or ineligible insured," the applicant should submit one of the following to prove you are uninsured or that you are underinsured for damage: insurance settlement documents, an insurance company denial letter, or any other supporting information.

Contact FEMA if your insurance settlement is not enough to meet your disaster-related needs or if you do not have or have used up the Additional Living Expenses (temporary hotel stays) provided by the insurance company.

You may think your insurance covers all of the damage, but you find that your insurance company has denied your claim. You must provide to FEMA the documentation that identifies the denial or exclusions of your insurance settlement before FEMA will consider your assistance eligibility.

**You reported no home damage when you first registered with FEMA.**

**Your home is safe to occupy.** The FEMA inspector may have reported that damage caused by the current disaster has not made your home unsafe to live in. Your home is still safe, sanitary, and functional.

If you disagree with FEMA's decision, you can appeal in writing. Get third-party documentation to support your appeal (such as contractor bids for home repairs or contractor estimates) that states your home requires disaster-related repairs.

If you live in a rental unit and the owner requires you to leave so repairs can be made to the unit/building, you should register or update your status with FEMA. You may be eligible for assistance.

**You are not willing to move while damage is being repaired.** You indicated to the inspector that you were not willing to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. However, you may have since found that the condition of your home may require you to move.

If your housing needs have changed, contact FEMA to update your housing status and explain why you have a need to relocate.

**FEMA could not verify your identity.** If the letter refers to "failed identity verification," FEMA must be able to verify your identity with a valid Social Security number. By verifying identity, FEMA prevents fraud and ensures you receive the disaster assistance for which you are eligible. To verify identity, you may provide FEMA with documents, such as your Social Security card and federal or state-issued identification, current employer's payroll document, a U.S. passport, military identification, or documentation from the Social Security Administration.

If the letter refers to "ownership not proven," the applicant can appeal by submitting one of the following: a title or deed, property tax receipt or bill, mortgage documents, or other documents proving ownership of the home.

**Proof of occupancy.** FEMA could not verify that you occupied the damaged home. 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 address.



If the letter refers to "no contact for inspection," the applicant should call the FEMA Helpline and provide their current phone number and the best time to reach them.

If the letter refers to "linked for duplicate review," the applicant should submit documents proving they were not living with or assisted by another person who also applied for assistance at that address.

## **Appealing a FEMA “Final” Decision**

After providing all needed information, if you still are getting rejected, every applicant can also appeal the agency's decision. By appealing, the applicant is asking FEMA to review the case.

Appeals must be submitted in writing within 60 days of the date of FEMA's letter determining eligibility.

To ensure accuracy and help FEMA process your appeal, FEMA officials ask applicants to include the following information in their letter:

- Full name
- Current address of the damaged property Current contact information
- Disaster number: DR-XXXX-State (Two-Digit Initials)
- The last four digits of your Social Security number
- The nine-digit FEMA registration number on each page and on supporting documentation and the signed document
- The reason for appealing the decision.

If someone other than the applicant or the co-applicant is writing the letter, the applicant must sign a statement affirming that the person may act on their behalf. You should keep a copy of your appeal documents for your records.

Applicants can submit missing documents to FEMA online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), by mail or fax at 800-827-8112 and mark it "Attention: FEMA- Individuals & Households Program."

### Mail the appeal letter to:

FEMA- Individuals & Households Program National Processing  
Service Center  
PO Box 10055  
Hyattsville MD 20782-8055

Applicants who appeal will get a written response from FEMA regarding the agency's decision within 90 days of the receipt of the letter. After you complete your appeal and FEMA makes a decision on your appeal, that decision is final and cannot be appealed again.

An easy way to provide any additional information needed is by setting up an online account and uploading documents there. To set up a disaster assistance account:

Go to <https://www.disasterassistance.gov/>

Select the Create Account button at the bottom of the page and follow the instructions. A PIN will be sent to the email address on file. Then log into the account.

You can then upload your important documents in the Upload Center.

# The National Flood Insurance Program

The National Flood Insurance Program (NFIP) is managed by the FEMA and is delivered to the public by a network of more than 50 insurance companies.

Most homeowners' insurance does not cover flood damage, unless the flooding is from an inside source, such as plumbing. Homeowners' insurance does not cover flooding caused by extreme weather conditions, even backed-up sewers are not covered on most policies unless you pay extra for this coverage.

Flood insurance is a separate policy that can cover buildings, the contents in a building, or both, so it is important to protect your most important financial assets- your home, your business, your possessions. It is best to purchase flood insurance when you purchase or refinance a property so that you can have your flood insurance costs added into the mortgage, which will enable you to pay monthly instead of in one lump sum.



**You don't have to live in a flood zone to be flooded!** Many times, localized flooding due to bad local drainage systems on the streets will cause your home to flood. This happens in neighborhoods that are not located in flood zones.

Approximately 25 percent of claims paid under the National Flood Insurance Program are paid to insured properties that are outside of the Special Flood Hazard Area (SFHA).

## Who Can Purchase NFIP Flood Insurance?

You must live in a community that participates in the National Flood Insurance Program to be able to buy National Flood Insurance. Flood insurance is available to anyone living in one of those 23,000 participating NFIP communities. Homes and businesses in high-risk flood areas that have mortgages from government-backed lenders (FHA, UDSA, Fannie Mae, Freddie Mac, etc.) are required to have flood insurance.



The NFIP Community Status Book contains the current "NFIP status" of a community.

The "NFIP Status" can be that a community either:

- Participates in the NFIP
- Does not participate in the NFIP
- Is suspended or sanctioned

To see if your community participates in the NFIP program, click on the below links for your state. The first group is labeled "Communities Participating." Scroll way down past the first groups of Communities Participating to see "Communities Not Participating.":

South Carolina - <https://www.fema.gov/cis/SC.html>

Florida - <https://www.fema.gov/cis/FL.html>

Georgia - <https://www.fema.gov/cis/GA.html>

North Carolina - <https://www.fema.gov/cis/NC.html>

