

TIPS FOR RECEIVING AID FROM FEMA



“Shared Household Rule”

- FEMA used to provide emergency money to families using the “shared household rule,” which meant those who used the same house, phone number and/or bank account must share emergency money.



- Now, if you are **not currently living with the same people** that lived with you prior to Hurricanes Katrina & Rita (or you now use separate addresses), then **you have the right to receive your own emergency money** from FEMA.
- **It does not matter if someone that you used to live with already received money from FEMA – you should still receive your own emergency money.**
- If FEMA told you that you **could not receive money because someone you used to live with was already given money, then you should contact FEMA** and let them know that you are no longer living with the same people. **Be prepared to provide proof of your current address** (rent receipt, utility bill, pay stub, etc.)
- You may also file an “appeal” or request that FEMA change its decision. (Please see the manual for information on how to file an appeal.)
- If you did not register with FEMA or apply for emergency money, then you should do so immediately. **The deadline is March 11, 2006 to register with FEMA for Hurricanes Katrina & Rita.**
- If you know **someone you used to live with has also applied for FEMA money, then let FEMA know** when you register or check the status of your application.



- **Be prepared to provide proof of your current address** (rent receipt, utility bill, pay stub, etc.)



Emergency Rent Money

- The **\$2,358.00** of emergency housing money from FEMA since Hurricanes Katrina and Rita **was to be used for rent only.**
- If you **used that housing money for necessities other than rent and you need more rent money, then you should fill out and sign the FEMA self-certification form** stating that you used the money to meet emergency needs other than rent.
- **Only sign and return the form to FEMA if you can honestly state that you used the money to meet emergency needs,** or if you did not receive a letter from FEMA explaining how the emergency may be used.
- To **receive additional money from FEMA for rent, you must provide** at least one of the following:



- a copy of your lease;



- receipts for rent paid to your landlord



- a signed statement from your landlord saying that you are renting from him/her and any amount you currently owe in rent.

- You do not have to wait until you spend all of the \$2,358.00 money in order to ask FEMA for additional money. **You may put in your request for additional rent money when 70% of the money has been spent or when you only have around \$708.00 left.**



No Need for SBA (Small Business Administration) Loans for Emergency Aid

- You no longer have to apply for an SBA loan to receive temporary emergency money from FEMA. If you only want emergency aid, then there is no need for you to apply for an SBA loan.



- FEMA should give emergency money to all survivors of Hurricanes Katrina and Rita – regardless of how much money you have.



- If you have insurance you must first try to get money from your insurance company in order to repair or replace your property (like your home, furniture, or car), or to help meet your medical needs.
- If your insurance company will not pay for your losses or you do not have insurance to replace your property, you can apply for assistance from FEMA to replace your personal property.
- If you still need money after your insurance company pays, then you may apply for money from the SBA.



- The SBA provides loans based upon your ability to pay. Be prepared to provide information about your finances – how much money you have and how much you have the ability to earn.
- If you have not heard from FEMA about your application, then you should contact FEMA and ask if they are holding your request until an SBA loan application has gone through. If you only want emergency assistance, then there is no need for you to apply for an SBA loan.
- Ask FEMA if you come within the FIT or Failed Income Test. If you have a low income, then your FEMA application for emergency aid should continue through the process.
- If you did not apply or stopped the application process for FEMA emergency aid because you did not want to apply for an SBA loan, then

you should contact FEMA to complete the registration process before March 11, 2006.