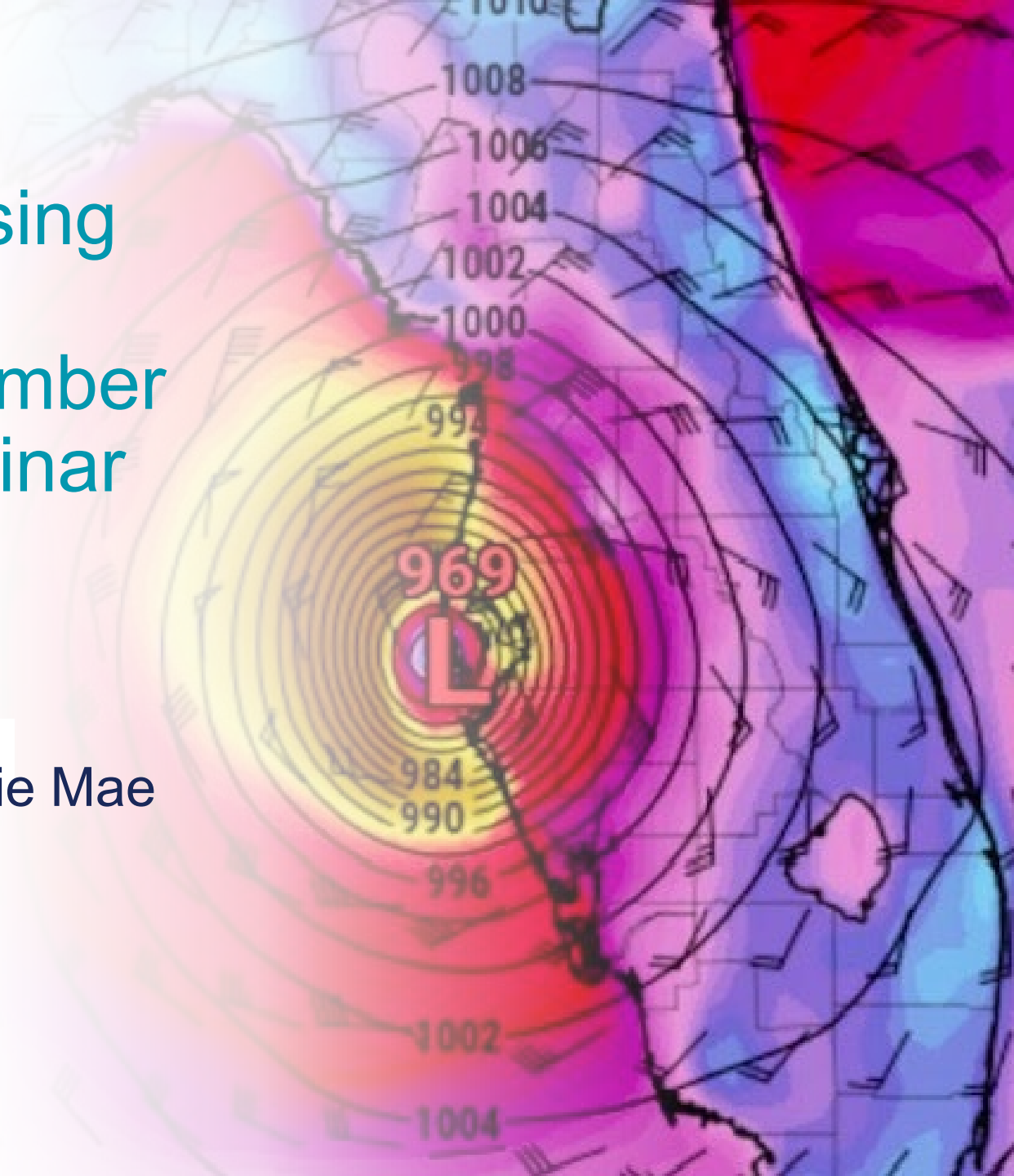


Florida Housing Coalition Hurricane Member Update Webinar

February 24, 2023
Sponsored by Fannie Mae



Fannie Mae®



TODAY'S AGENDA

- Welcome – Please put name and org in chat
- FEMA Appeals Training Part 2
- Upcoming Webinars



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Upcoming Hurricane Webinars



Claire Balsley
SBP USA

FEMA Appeals Training

Part 1 – Recording:

<https://youtu.be/B8H2x0xjFHA>

Part 2 – TODAY



1 (800) 276-9511



FEMAHELP@SBPUSA.ORG



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And Now...

The Posting of the PowerPoint!

PowerPoint is available in Chat



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FEMA Assistance



Agenda

- 1) Appeals Process
- 2) How to Structure Appeal Letter
- 3) Resources



The Appeals Process





Deanne Criswell
Administrator
Federal Emergency Management Agency

John Bel Edwards
Governor
State of Louisiana

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

Date: [REDACTED] 2021

Disaster Number: [REDACTED]
FEMA Application Number: [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

FEMA has reviewed your appeal for disaster assistance. FEMA Assistance is not a substitute for insurance and cannot cover all losses caused by a disaster; it is intended to help with emergency disaster recovery needs. This letter explains why you are not eligible for FEMA Assistance.

ASSISTANCE NOT APPROVED

You are **not eligible** for the following assistance because:

Ineligible - Home is Safe to Occupy (HD - HA - Appeal)

FEMA has determined you are not eligible for Housing Assistance because the damage caused by the disaster did not make your home unsafe to live in.

FEMA considers the determination letter to be the start of conversation between FEMA and the applicant, not the end of the process.

A denial/ineligibility doesn't necessarily mean that you aren't eligible or won't receive assistance; often more or corrected information is what's needed for FEMA to make a determination.

Most Common Reasons for Ineligibility

Occupancy Not Verified/ Ownership Not Verified:

Submit official government document (ie. social security statement or taxes); copy of driver's license; lease or statement from landlord; rent receipts; utility bills or voter registration card, provide statement from local official;

Failed Identity Verification:

Submit official government document (ie. social security statement) and copy of driver's license

Insured/ Ineligible due to insurance coverage:

Provide proof of insurance coverage and/or statement from insurance agent detailing coverage; provide receipts for expenses incurred purchasing chainsaws, evacuation expenses, generators, and the like not covered by insurance

SBA loan covered losses:

If referred, you must apply to SBA before receiving settlement (grant award) from FEMA. Provide proof of SBA denial letter

No substantiation submitted/ Insufficient Damage/ Reported No Damage:

Submit contractor's or mechanic's statement or itemized estimate; provide statement from local official; provide receipts for expenses incurred



FEMA has reviewed your application for disaster assistance. FEMA Assistance is not a substitute for insurance and cannot cover all losses caused by a disaster; it is intended to help with emergency disaster recovery needs. This letter explains the assistance you are eligible to receive.

ASSISTANCE APPROVED

You are **eligible** for a total of ~~\$12,368.88~~.

The U.S. Department of the Treasury will either mail you a check or deposit the funds into your bank account.

Eligible - Home Repairs Assistance with Flood Insurance Requirement (EHRZ)

You have been **APPROVED** for ~~\$12,368.88~~ for Home Repair Assistance, which is to assist with the repair of your primary residence that was damaged as a result of the disaster.

This assistance may include funds for hazard mitigation measures, such as roof, furnace, water heater, or main electrical panel mitigation, to help reduce the amount of damage to your home in future disasters, if those items were damaged by the disaster. You will receive a separate letter explaining the hazard mitigation measures if the amount of Home Repair Assistance you received includes hazard mitigation funds.

Your home is located in a Special Flood Hazard Area. By accepting this assistance, you are required to purchase and maintain flood insurance on the damaged home for as long as the address exists. If the home is sold or otherwise becomes owned by someone else, the new owner is required to purchase and maintain flood insurance.

Failure to purchase and maintain flood insurance may affect your eligibility for future FEMA Assistance for flood damage. If you do not accept the requirement to purchase and maintain flood insurance, you must return all flood-related FEMA Assistance awards within 30 days from the date of this letter. If you decide to return the assistance provided, please send a personal check or money order to: FEMA, P.O. Box 6200-16, Portland, OR 97228-6200, or contact FEMA's Helpline. Please include your name and registration number in any check or document you submit to FEMA.

For more information about this requirement or to learn where to obtain flood insurance, visit www.FloodSmart.gov or call 800-638-6620.


Many survivors are receiving awards with a Flood Insurance Requirement included.

If a survivor is eligible, FEMA will add them to a group insurance (NFIP) and provide 3 years worth of flood insurance for free.

Do NOT worry about 30 day stipulation on the letter unless damage was minimal and survivor prefers to use FEMA assistance in the next disaster



How to Structure and Appeal Letter



Applicant Name: John Smith
FEMA Registration Number: 44-1234567
Last 4 digits of SSN: 1234
Disaster Name: Kentucky Severe Storms
Disaster Code: 4630-DR-KY
Date of Appeal: 1/10/2022

FEMA,

I, John Smith, am appealing the Home Repairs Assistance that I have already received from FEMA and requesting an additional inspection of my home. I did not have homeowner's insurance at the time of the disaster. I have contractor estimates showing a cost of repairs that is significantly greater than the \$8,531.26 that I have already received from FEMA. Please reconsider me for additional Housing Assistance monies to help me rebuild my home.

I hereby declare under penalty of perjury that the foregoing is true and correct.

Signed,

Applicant Name: John Smith
Address: 123 Main St, Madisonville, KY 42431
Date of Birth: January 1, 1960
City & State of Birth: Louisville, KY

Attachments:


- (1) Signed Statement of No Homeowner's Insurance
- (2) Contractor Estimates
- (3) Release of Information Form

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Puts the appeal in **context**



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Do *NOT* copy and paste
Keep it short and to the point (eliminate "fluff").
Include the legally-binding statement.



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Applicant Name: John Smith

Address: 123 Main St, Madisonville, KY 42431


Date of Birth: January 1, 1960

City & State of Birth: Louisville, KY

Signature must be for primary or co-registrant, unless FEMA has received Power of Attorney authorization.



How to Structure and Appeal Letter



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Include *ALL* necessary documents in the appeal.
List all attachments to make processing easier (and faster).



Accuracy is Key

Make sure all information is correct. Check for spelling errors.

Make sure the name of the applicant and the FEMA registration number is present on all supporting documents. For example, having your married name on your mortgage and your birth name on your ID could create challenges in processing your application.



Submitting documents to FEMA

Compile all necessary documentation for the appeal and submit as ONE file. If necessary, compress the file to make sure it is less than 10MB (if uploading to disasterassistance.gov).

Survivors often upload photos and documents to FEMA one file at a time. This slows down processing and causes upload errors. We recommend that survivors do *not* upload photos to FEMA.



Housing Assistance

Real Property Components:

- Structural (foundation, exterior walls, roof, mold remediation)
- Windows, doors, floors, walls, ceilings, & cabinetry
- HVAC system, plumbing, electrical, ventilation ducts
- Access & egress (private roads, bridges, and docks)
- Blocking, leveling, & anchoring the home



Contractor Estimates

The Breckenridge Construction Group **Breckenridge Roofing and Construction Group**

CBC1256619
CCC13332458

Corporate:
PO Box 640416
Pike Road, AL 36064

Client:
Property:

Operator: JOSEPHCA

Estimator: Joseph Antoine
Position: Project Manager

Business: (334) 707-5085
E-mail: joseph@breckenridgeroofing.com

Type of Estimate: Hurricane
Date Entered: 11/3/2021
Date Assigned:

Price List: LAH08X_NOV21
Labor Efficiency: Restoration/Service/Remodel
Estimate:

This estimate was written in conclusion of an ON SITE inspection done on 11/2/2021. All damages included occurred as a result of Hurricane IDA that made impact on 8/29/2021 as a catastrophic category 4 hurricane. For all questions regarding this estimate, please call Joseph at 334-707-5085.

Main Level

DESCRIPTION
1. Dumpster load - Appro

Bedroom Back Right

DESCRIPTION
2. R&R Acoustic ceiling t
Replace water stained/dorn
3. Heat/AC register - Moc

Living Room

Door

DESCRIPTION
4. Content Manipulation t
5. Mask or cover per squ
6. Drywall tape joint/repai
Scrape down and retape cr
7. Texture drywall - heavy
8. Heat/AC register - Moc
9. Light fixture - Detach &
10. Ceiling fan - Detach &
11. Seal the ceiling w/late

Framing/Siding

DESCRIPTION
FRAMING/SIDING
12. R&R Sheathing - OSB
13. R&R Rafters - 2x6 sti

Roofing Shingles

DESCRIPTION
ROOFING
This is only to replace w
22. Remove Laminated
23. Laminated - comp. s
24. Remove extra layers
25. R&R Valley metal
IRC R903.2 Flashing sh
copings, through moistu
plane. Using metals with
26. R&R Drip edge
The flashing will have to
be replaced - IRC code;
part of the assembly shal
so as to prevent moisture
intersections with parap
flashing in manner that s
27. Asphalt starter - uni

Client
information

Contractor's
contact
information

Type of inspection
& certification of
storm damages
present

Detailed
breakdown of
each room, type of
repairs needed,
etc.

Other Needs Assistance - Personal Property

Essential Approved Items:

- **Appliances:** Includes standard household appliances, such as a refrigerator, washing machine, etc.
- **Room furnishings:** Standard furnishings found in a bedroom, kitchen, bathroom, and living room.
- **Clothing:** Essential clothing needed due to overall loss, damage, or contamination.
- **Essential Tools:** Tools and equipment required by an employer as a condition of employment and items required as a condition of an applicant's or household member's education.



Inventory

Applicant Name: [REDACTED]		FEMA Registration Number: [REDACTED]		Last 4 digits of SSN: [REDACTED]		Disaster Name: Hurricane Ida		Disaster Code: DR-4611-LA		Date of Appeal: 2/9/2022	
Personal Property Damages Inventory											
Category	Damaged Item	Qty	Replacement Item	Price	Source	Repl Cost					
Room Furnishings	Couch (3-seat)	1	Lifestyle Solutions Casual Black Microfiber Sofa	\$533.07	Lowe's	\$533.07					
Essential Clothing	Adult Wardrobe	1	T-Shirts (set of 4), Pants/shorts (set of 2), Underwear (set of 4), Socks (set of 4), Sweater/sweatshirt, Jacket	\$500.00	Walmart	\$500.00					
Essential Clothing	Child Wardrobe	1	T-Shirts (set of 4), Pants/shorts (set of 2), Underwear (set of 4), Socks (set of 4), Sweater/sweatshirt, Jacket	\$350.00	Walmart	\$350.00					
Essential Clothing	School Uniform	3	Girls' Short Sleeve Pique Polo Shirt, 7-20, Dark Navy	\$12.99	Dickie's	\$38.97					
Essential Clothing	School Uniform	1	Kids' Long Sleeve Pique Polo Shirt, Night Navy	\$14.99	Dickie's	\$14.99					
Essential Clothing	School Uniform	2	Girls' FlexWash® Slim Fit Straight Leg Flat Front Pants, 4-16, Desert Khaki	\$19.99	Dickie's	\$39.98					
Essential Clothing	School Uniform	1	Girls' Classic Fit Bermuda Stretch Twill Shorts, 4-20, Desert Khaki	\$17.99	Dickie's	\$17.99					
Essential Clothing	School Uniform	2	Girls' faux Wrap Skort, 4-16, Military Khaki	\$17.99	Dickie's	\$35.98					
Room Furnishings	Bath Towels	1	WestPoint Home Midnight Cotton Bath Towel Set (Martex Ringspun Towel)	\$28.33	Lowe's	\$28.33					
Room Furnishings	King Mattress	1	Serta 10-in King Hybrid Mattress	\$549.00	Lowe's	\$549.00					
Room Furnishings	King Bedspread/Pillows	1	Vera Bradley Garden Grove 3-Piece Multiple Colors/Finishes King Comforter Set	\$122.17	Lowe's	\$122.17					
Room Furnishings	Queen Mattress	1	Serta 10-in Queen Hybrid Mattress	\$499.00	Lowe's	\$499.00					
Room Furnishings	Queen Bedframe/Boxspring	1	Benzara Brown Queen Bed Frame	\$254.56	Lowe's	\$254.56					
Room Furnishings	Queen Bedspread/Pillows	1	Geneva Home Fashion Cypress 5-Piece Yellow/Grey Queen Quilt Set	\$61.54	Lowe's	\$61.54					
Room Furnishings	Kitchen Table	1	International Concepts Natural Dining Table, Wood with Unfinished Wood Base	\$225.65	Lowe's	\$225.65					
Room Furnishings	Kitchen Chair	4	Garden Treasures Pelham Bay Stackable Black Metal Frame Stationary Dining Chair(s) with Tan Sting Seat	\$21.98	Lowe's	\$87.92					
Essential Tools & Electronics	Television	1	TCL 40" Class 1080P FHD LED Roku Smart TV 3 Series 40S325	\$278.00	Walmart	\$278.00					
Room Furnishings	Plates/Bowls/Cups (set for 4)	1	MALACASA 24-Piece White Dinnerware	\$63.39	Lowe's	\$63.39					
Room Furnishings	Pots/Pans/Utensils (set for 4)	1	GraniteStone Diamond 20-Piece 23.4-in Aluminum Cookware Set (10/5) Included	\$199.99	Lowe's	\$199.99					
Appliances	Electric Range (Stove/Oven)	1	GE 30-in Smooth Surface 4 Elements 5.3-cu ft Self-Cleaning Freestanding Electric Range [White]	\$647.00	Lowe's	\$647.00					
Appliances	Washer	1	Whirlpool 3.5-cu ft Top-Load Washer with Deep Water Wash - White	\$649.00	Lowe's	\$649.00					
						\$0.00					
						\$0.00					
						\$0.00					
						\$0.00					
						\$0.00					
						\$0.00					
						\$0.00					
Total Cost of Replacement:						\$5,196.53					

Notes:

- My daughter [REDACTED] who attends [REDACTED] lost her school uniforms as a result of the storm, which I paid to replace.
- My Television was used as a primary source of news and government information.

I sustained damages to the above Personal Property items as a result of the presidentially declared disaster, Hurricane Ida, and listed replacement value based on available pricing at major retailers in my area.

I hereby declare under penalty of perjury that the foregoing is true and correct.

Applicant Name: [REDACTED] Signed: [REDACTED]

Address: [REDACTED]

Date of Birth: [REDACTED]

City & State of Birth: [REDACTED]

Get contractor to quote appliance repairs or replacement.
List *only* eligible items.

Other Needs Assistance - Transportation

Vehicle Assistance Eligibility:

- Valid Registration
- In compliance with state insurance requirements
- Generally 1 vehicle per household
- Mechanic estimates



Rental Assistance

1. **Rental Assistance:** Everyone who applies and reports that they are displaced receives this assistance.
2. **Continued Temporary Housing Assistance:** If survivor has initially received Rental Assistance and they continue to have living expenses related to housing while they are displaced, fill out the CTHA Form (next slide).



Resources

1. FEMA Helpline
 - 800-621-3362
2. United Policyholders
 - info@uphelp.org
3. Disaster Legal Aid
 - www.disasterlegalaid.org

SBP FEMA ASSISTANCE

- 800-276-9511
- femahelp@sbpusa.org





Shrinking time between disaster and recovery.

Contact us: femahelp@sbpusa.org

Upcoming Hurricane Webinar



Local Best Practices for Educating Communities about Housing Flooding Risk

Lisa Foster, CFM, Pinellas County's Floodplain Administrator.

Flooding impacts to homes are devastating, yet home buyers frequently do not have enough information about flood risks or past flooding events to make an informed decision.

Lisa will discuss the impacts of this information gap on the community, best practices and tips for educating residents that local governments and non-profit organizations can implement, and new efforts to disclose flood risk information during real estate transactions.

Pinellas County efforts were recognized in a new guide from FEMA, which will be shared.

Register Here:

<https://us02web.zoom.us/meeting/register/tZ0pdeCurDwuHNXoM6W3rPaBwl3e30gINRgn>

Upcoming Webinars



SHIP
housing a stronger Florida

Webinars made possible thanks to the Catalyst Program

Managing a Successful Purchase Assistance Program

PRESENTED BY



CARTER BURTON **TAMARA WEST**



March 1
10:00 - 11:30am

This training introduces best practices for helping home buyers. Most SHIP funds must be expended for homeownership activities, and homebuyer assistance is one of the most common strategies employed by local governments to meet the homeownership set aside requirement. This training is for SHIP local government housing staff and their community partners interested in developing, implementing, and managing a successful purchase assistance strategy.

Register Here:

<https://register.gotowebinar.com/register/6193600001425533968>



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Upcoming Webinars



March 9
2:00 - 3:30pm

SHIP
housing a stronger Florida

Webinars made possible thanks to the Catalyst Program

Accessing Infrastructure Funds for Housing

PRESENTED BY

ELISSA PLANCHER **DAYNA LAZARUS**

This webinar will help local governments optimize how they use valuable subsidy to maximize the production of much-needed affordable units and foster diverse, quality communities. We will highlight funding sources and strategies to support not only common utility infrastructure like water, sewer and transportation, but also encourage proximity to key community elements like jobs and parks. This webinar aims to bridge and leverage the link between housing, transportation, and land use to result in healthy and equitable neighborhoods.

Register Here:

<https://register.gotowebinar.com/register/7749499114682102286>



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Upcoming Webinars



March 15
10-11:30AM

Webinars made possible thanks to the Catalyst Program

Increasing Minority Homeownership

PRESENTED BY



ASHON NESBITT **CARTER BURTON**



Presenters will discuss federal, state and local fair housing law enforcement and compliance, improving outreach of purchase assistance programs to reach minority populations and those least likely to apply. How a Limited English Proficiency Plan can increase participation, and the role of counseling as a tool to provide increased outreach and minority homeownership. Local government will learn how to use data to determine community needs. Presenters will include those from Florida communities that have a process in place that focuses on increasing minority homeownership.

Register Here:

<https://register.gotowebinar.com/register/4039639130426432012>



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Upcoming Webinars

March 22
2-3:30PM

SHIP
housing a stronger Florida

Webinars made possible thanks to the Catalyst Program

Using SHIP to End Homelessness

PRESENTED BY


AMANDA WANDER


MICHAEL CHANEY

This training will address using SHIP to prevent and end homelessness. We will discuss strategies including eviction prevention, rental assistance, and development of housing for special needs populations. SHIP funds can and should be used to help round out options and fill gaps in housing needs for special populations, including those nearing and/or homelessness. We will share examples of strategies implemented by SHIP administrators that address homelessness and allow time for discussion of your community's ideas as well.

Register Here:

<https://register.gotowebinar.com/register/4925463971879088141>

Technical Assistance is Available

Daily Assistance:
1 (800) 677-4548

Options for Further Assistance Include:

Phone and Email consultation
Site Visits

**Register at www.flhousing.org for:
Webinars and Other Events**



Thank You!



CJ Reynolds

Director of Resilience
and Disaster Recovery
reynolds@flhousing.org



Dayna Lazarus

Technical Advisor
lazarus@flhousing.org



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