

FINANCIAL PLAN

1. BEFORE emergency

- Start an emergency savings account
 - Set aside a small amount each month to put into the emergency savings account
 - Make a budget to estimate monthly income and expenses
 - Reduce any debt
- Review your insurance coverage
- Create and update your emergency financial plan
 - Go to [ready.gov/financial-preparedness](https://www.ready.gov/financial-preparedness) to receive more information
 - Use Emergency Financial First Aid Kit as a guide ([fema.gov](https://www.fema.gov))
 - You will be better prepared if you have an emergency plan
- Keep important records safe
 - Save important receipts
 - Store records digitally and waterproof/fireproof container
- Protect your property - take photos/videos of household items (provides proof of loss)
- Keep cash in a secure place, accessible in case of an emergency
- Contact a qualified/certified financial counselor/coach to receive guidance on how to organize finances before/during/after an emergency

2. DURING emergency

- Use emergency savings for purchasing essentials (food, gas, temporary lodging)
- Contact credit card companies and lenders to learn payment options to avoid late payments, interest charges, damages to credit
- List current expenses and negotiate with lenders for extensions
- Reach out for assistance:
 - [DisasterAssistance.gov](https://www.DisasterAssistance.gov)
 - visit Disaster Recovery Center in your community
 - dial 211 for referral for community-based resources
 - contact community organizations (food bank, faith-based organizations) for assistance to cover daily essentials and for additional resources

3. AFTER emergency

- Find out if you qualify for disaster relief
 - [DisasterAssistance.gov](https://www.DisasterAssistance.gov)
 - Visit Disaster Recovery Center in your community for relief by:
 - FEMA
 - community and faith-based resources
- Make a list of all your property damage and contact your insurance company as soon as possible
- File an insurance claim and work with your insurance adjuster/agent to receive guidance through the process
- Beware of scams after disasters - do not give out your personal identification information
- Prioritize your spending; research tax breaks; turn off utilities to save on expenses



Figuring Out FEMA

Recovering from a natural disaster can be difficult for you and your family.

When the president declares a natural disaster and approves Individual Assistance, the Federal Emergency Management Agency (FEMA) can provide support to homeowners and renters who need help to recover.

This guide can help you understand how to apply to FEMA.



**PUBLIC
ACCESS
DESIGN**

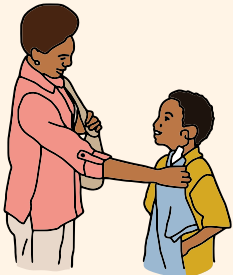
What is FEMA for?

While FEMA won't make you or your home whole again, FEMA can provide financial support for disaster-caused costs like:

Helping repair parts of your home or paying for temporary housing



Helping with medical, funeral, burial, and child care costs



Replacing personal belongings like appliances, clothing, and other household items



You have **60 calendar days** from the day when the president declares the disaster and approves the Individual Assistance program to apply for FEMA assistance.

● **Natural disaster declared**



FEMA can provide short-term help, but other government agencies can provide long-term help.



Save your receipts and documents to apply for these programs.



If you get money from FEMA, **you don't have to pay it back!** But you must use it for FEMA-approved costs.

Learn about help in your area at [fema.gov/disasters](https://www.fema.gov/disasters).

Who can apply?

You or someone in your household must be a:



**U.S. citizen or a U.S national
(from American Samoa or
Swains Island)**



**A permanent resident/
green card holder or other
qualified immigrant, like a
refugee or asylee**

Know your rights!

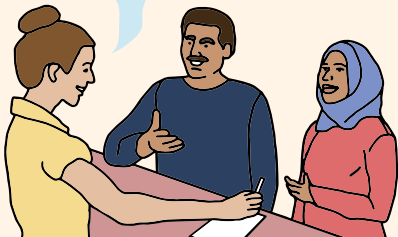
For example, you have the right to:

Equal treatment! FEMA cannot discriminate against applicants based on race, color, religion, nationality, sex, age, disability, English proficiency, or economic status

Access to reasonable accommodations, if you have any disabilities

Interpretation in your language or if you're deaf or hard of hearing

Appeal FEMA's decision



How to apply



DisasterAssistance.gov



1-800-621-3362

If you experience hearing loss and use a TTY, call 1-800-427-5593.



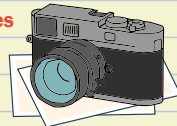
Disaster Recovery Centers

if they have been set up in your area.

You will need:

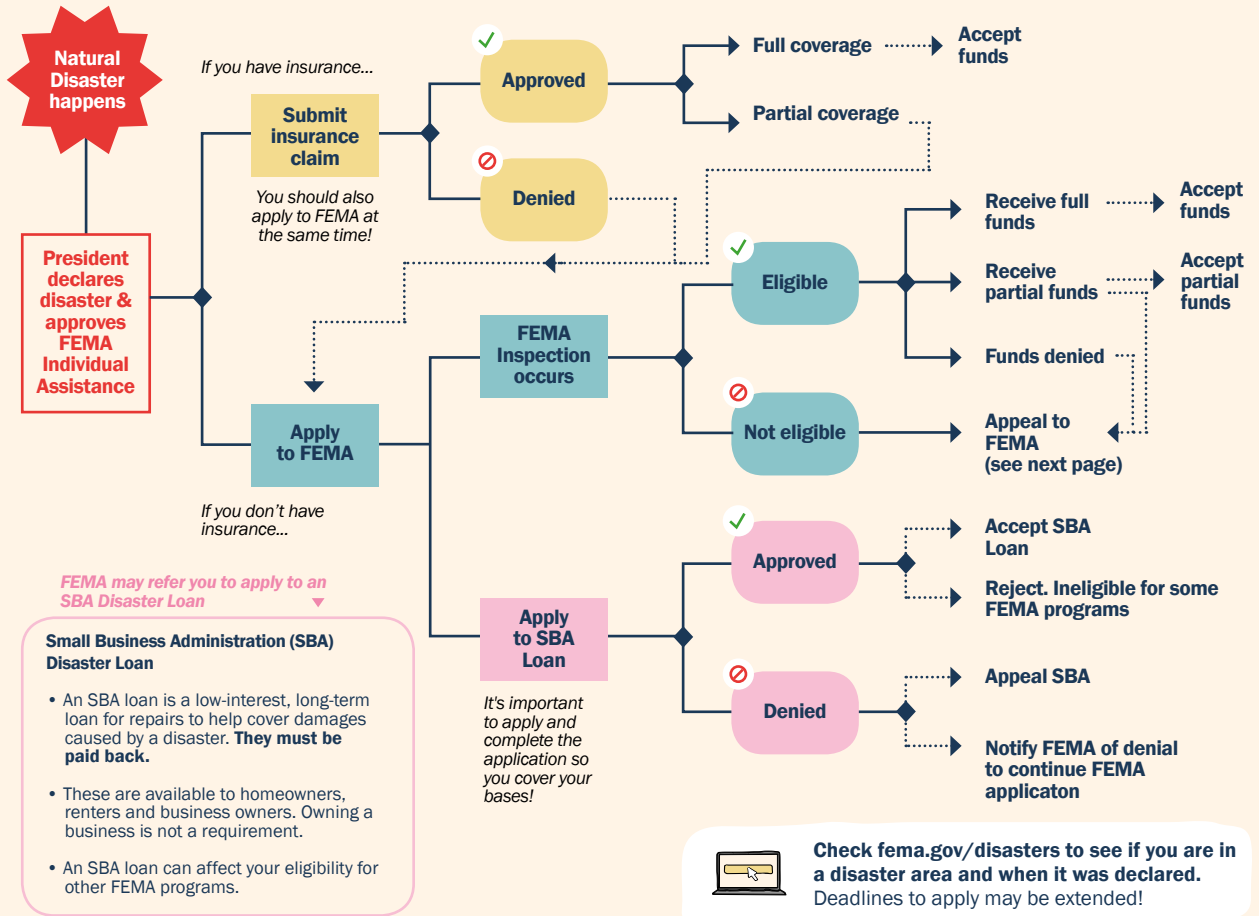
- Address of your damaged home (if different from where you live now)**
- Proof you are the homeowner or tenant**
- Description of your disaster damages**
- Insurance information, if you're insured**
- Social security number**
- Phone number and current address**
- Total household annual income pre-disaster**

TIP: Take photos of the damages before any repairs are made! Keep copies of everything you submit and make a note of all communication with FEMA.



Note: Only one person from your household can apply.

How does it work?



After you apply

You will get a 9-digit number for your registration. You'll need this number whenever you contact FEMA. Write it down and keep it in a safe place.



A **FEMA inspector** will come to your home and inspect the damage caused by the disaster.

This inspection can affect the outcome of your FEMA application.

If you move after applying, let FEMA know your new address.



Beware of scams!

During a FEMA inspection make sure you:

- Ask for the inspector's identification. Federal employees will have a government badge to identify themselves.
- Do not give your FEMA registration number, as inspectors will have it in their records.
- Never pay for the inspection.

When working with contractors:

- Always use licensed or verified contractors.
- Get everything in writing and have them list their services.
- Never pay more than a third of the costs in advance. Get receipts for any payments made.

If you think someone is scamming you, call the National Center for Disaster Fraud Hotline at 866-720-5721.

How to appeal

You have the right to appeal FEMA's decision if you're denied or need more assistance.



An **appeal** is a written letter to FEMA asking them to review your application again.

You don't need a lawyer to appeal, but it's helpful. If you can't afford one, go to **disasterlegalaid.org** to find free legal help.

TIP: Request a copy of your file from FEMA in writing to know how the decision was made. Keep copies of everything you submit in the appeal.



Go to **femaappeals.org** to create an appeal and learn more.

Don't give up! You should appeal. You have **60 calendar days** from the date on the decision letter you get from FEMA.



What to include in your appeal

1 A letter to FEMA that has:

Date of appeal letter

FEMA application number and disaster number

Last 4 digits of your Social Security Number (SSN)

A sentence saying "I am appealing" and details about why

Address where you lived when the disaster happened and where you live now (if different)

Your signature

Full name and contact info on every page and document submitted

February 2, 2019
FEMA Application # _____
Disaster Number # _____
Last 4 digits of SSN _____
I am appealing because _____
My current address is _____
Janice Jones
Janice Jones - jjones@me.com

2 Copy of the decision letter from FEMA

3 Supporting documents, such as:

- Contractor or repair estimates
- Inspection reports, photographs, or other proof that your home is uninhabitable
- Documents to show you own your home

After you appeal

After they receive your appeal, FEMA has **90 days** to notify you in writing of their decision. **If FEMA needs more information, they can:**



Call and send you a letter to ask for more information. You have 30 days to respond.



Contact another person, like a contractor or an insurance company to verify your information.



Schedule a re-inspection.

If your **appeal is denied** and you can show that your situation has changed, you can appeal again. You'll need to submit documents to prove that.

Visit femaappeals.org to learn more.



Legal help



FEMA may set up a legal help hotline in your area. You may qualify to receive short-term legal help related to the disaster. Find disaster hotline numbers at americanbar.org/groups/young_lawyers/projects/disaster-legal-services/

This guide is for informational use only and is not a source of legal advice. If you need legal advice, talk to a qualified lawyer.

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CUP

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Pro Bono Net works to bring the power of the law to all by building cutting-edge digital tools and fostering collaborations with the nation's leading civil legal organizations. probono.net

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