



Lutheran Services Florida & Lutheran Disaster Response

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SBA and FEMA Appeals Instructions

Compiled by :

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Statewide Volunteer Coordinator



FEMA APPEAL LETTER INFO RELATED TO GRANT AMOUNTS

FIRST OF ALL – this only applies to grants, not loans.

If your grant was for repair – the maximum you can get is \$5400 – if you got that, forget about an appeal – period, end of story. If you were it by more than one hurricane, you are eligible to file for each Federally declared storm. It is possible for the inspector to find enough different damage that you could get up to another \$5400.

If your home was totaled (considered unrepairable) you would receive a grant of \$10,800 – if that is not enough, too bad. Do not apply for an appeal to the grant – there is no more money for your house. Your house is considered unrepairable, so if you get hit by another hurricane, you are not eligible for any more compensation on your house.

However, if you were hit by more than one hurricane, response was not probably quick enough for inspectors to get to all locations before repairs were made or damaged property and items were disposed of because of damage, mold or ?. Hence this property was not noted by the inspectors. Some of the inspectors were hired with little training and sent into the field and they are bound to make mistakes.

The inspection process is all done on a palm pilot, with the inspector checking boxes. He then gets back to his hotel and downloads this, the computer adds it up and prints out a check, which is why checks got out so quickly. However if he did not note damage (mold being a big one missed or not present at the time), missing furniture, or other issues, they did not get compensation.

A good example that I had was that the estimate to repair 2 windows and a door was \$700, so they got a check for \$700. They will not pay for better than was already there, but the people followed that and bought 2 exactly the same windows and the same style of door and spent \$675 and there isn't enough money to get them installed. That does warrant an appeal. If they send in an appeal letter (with all the info in the sample handout) with receipts or quotes and a quote for the installation, usually they will get another check to cover the installation (I was able to get one for this client).

Grants are for those with financial considerations that will not permit them to get an SBA loan. So we are often talking about people that will not understand the appeal process. Everything must be documented, they must have quotes or receipts and **they must keep all receipts for a long period of time (approx. 2 years)**. *In Florida, we are having clients randomly audited and if they do not have receipts, they are either losing other benefits or, in some cases, having to give back the money.*

If we or anyone else helps the client write this letter, *if we DO NOT act for them*, we can help and not be identified. However, because of language or competence, a person must act for them, then it must be so noted and signed by the victim or the victim's guardian.

I hope this helps. I have included a FEMA suggested sample letter and an appeal instruction sheet. *I did more than FEMA suggests and I maintained over a 75% approval of appeal record. I documented the heck out of everything. I had our volunteers or caseworkers take digital pictures of the damage, we got written quotes, included copies of all receipts used to repair or salvage any personal property, got letters from neighbors or other parties, included copies of pictures from before the storm to show the personal property (including property that may be missing-furniture, etc.).*



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If your home was totaled (considered unrepairable) you would receive a grant of \$10,800 – that is all. Do not apply for an appeal to the grant – there is no more money for your house. Your house is considered unrepairable, so should you repair it anyway and you get hit by another hurricane, you are not eligible for any more compensation on your house.

However, if you were hit by more than one hurricane, response was not probably quick enough for inspectors to get to all locations before repairs were made or damaged property and items were disposed of because of damage, mold or ?. Hence this property was not noted by the inspectors. Some of the inspectors were hired with little training and sent into the field and they are bound to make mistakes. Photograph any and all damage to your house and to all personal property.

The inspection process is all done on a palm pilot, with the inspector checking boxes. He then gets back to his hotel and downloads this, the computer adds it up and prints out a check, which is why checks got out so quickly. However if he did not note damage (mold being a big one missed or not present at the time), missing furniture, or other issues, they did not get compensation.

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By Stew Gaylord – LSF/LDR Statewide Volunteer Coordinator



FEMA's Sample Appeals Letter

This is FEMA's bare minimum letter

SAMPLE APPEAL LETTER

FEMA Registration # (9 digit FEMA number)

DR – (The disaster(s) referred to at the top of the page of your decision letter.)

DR -1539; Charley, DR – 1545; Frances, DR – 1551; Ivan, DR – 1561; Jeanne

FEMA – Individuals and Households Program

National Processing Center

P.O. Box 10055

Hyattsville, MD 20782-7055

***Today's Date** (MUST be postmarked within 60 days of the date of the decision letter's date OR faxed to: **800 – 827-8112** within 60 days of date of decision letter's date.)

Dear FEMA,

I would like to request a review of my FEMA application for assistance. The reason(s) for this appeal are: (Include a brief statement about why you disagree with the decision about your application or the assistance you have received. I have included copies of: (Add any additional information - estimates, bills, and invoices, anything that may be helpful to FEMA in reviewing your case.) I have exhausted all of my resources and need additional assistance to help repair and rebuild my home to make it a safe place to live. I have completed and postmarked (or faxed) this letter within the 60 day timeframe. I respectfully request that you review our case once again.

Thank you.

Sincerely,

Signature

Printed Name

Pre-disaster address

City, State and Zip Code

(The person signing this letter **must** be a member of the household. If the person writing this letter is not a member of the household, there must be a signed statement saying that this person is acting on your behalf.)