Help After a Disaster

Applicant's Guide to the Individuals & Households Program

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The Federal Emergency Management Agency (FEMA) under the authority of section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §5174, and Title 44 of the Code Federal Regulations (CFR) may provide financial assistance and, if necessary, direct services to eligible individuals and households who, as a direct result of a major disaster, have necessary expenses and serious needs and are unable to meet such expenses or needs through other means.

Dear Applicant:

As part of our ongoing efforts to clearly communicate FEMA's Individuals and Households Program (IHP) requirements, documentation, and processes, we are providing you this booklet. This booklet contains useful program information about IHP. For disaster-specific questions, it is always best to visit our website at www.fema.gov or contact the FEMA Helpline at 1-800-621-FEMA (TTY 1-800-462-7585 for the hearing impaired).

In response to the Post Katrina Emergency Management Reform Act of 2006, FEMA is in the process of updating our policies and programs to include new authorities delegated to FEMA by Congress. As the new policies and procedures are put into place, updated versions of this applicant guide will be made available to the public on FEMA's website, in our Disaster Recovery Centers, and by mail for all applicants applying by phone or online.

FEMA's programs are designed to help meet essential needs and assist individuals and their households in taking the first steps toward recovery. FEMA programs are not intended to return all homes or belongings to their pre-disaster condition.

We look forward to partnering with you in the recovery process as you and your community rebuild after a disaster.

With Regards,

FEMA Disaster Assistance Directorate

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Overview of the Individuals and Households Program (IHP)

PURPOSE: When disasters take place, the **Individuals and Households Program (IHP)** provides money and services to people in the disaster area when losses are not covered by insurance and property has been damaged or destroyed.

This program guide provides information that will help you understand IHP and explains how to apply. You must meet specific eligibility conditions to qualify for help.

IHP is designed to help you with critical expenses that cannot be covered in other ways.

LIMITATIONS: IHP will not cover all of your losses from damage to your property (home, personal property, household goods) that resulted from the disaster**.**

IHP is not intended to restore your damaged property to its condition before the disaster. In some cases, IHP may only provide enough money, up to the program limits, for you to return an item to service.

IHP does not cover business-related losses that resulted from the disaster.

By law, IHP cannot provide money to you for losses that are covered by your insurance.

While some money is available through IHP, most disaster aid from the Federal government is in the form of loans from the **Small Business Administration** (SBA) that must be repaid. Applicants to IHP may be required to seek help from SBA first, before being considered for certain types of IHP help. You do not have to submit an SBA loan application to be considered for FEMA rental assistance.

Types of Assistance

The following list shows the types of assistance that are available through IHP and what each provides.

Temporary Housing (a place to live for a limited period of time**):** Money is available to rent a different place to live, or a government provided housing unit when rental properties are not available.

Repair: Money is available to homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.

Replacement: Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.

Permanent/Semi Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

Other Needs: Money is available for necessary expenses and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage, and other expenses that are authorized by law.

Your Civil Rights and Disaster Assistance

The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) is the law that authorizes Federal assistance when the President declares a State to be a disaster area. Section 308 of the Stafford Act protects individuals from discrimination on the basis of their race, color, religion, nationality, sex, age, or economic status in all disaster assistance programs. Section 309 of the Stafford Act applies these non-discrimination provisions to all private relief organizations participating in the response and recovery effort.

In addition, Title VI of the Civil Rights Act of 1964 also protects individuals from discrimination on the basis of their race, color, or national origin in programs that receive Federal financial assistance. Section 504 of the Rehabilitation Act of 1973 is a Federal law that protects individuals with disabilities from discrimination in all programs receiving funds from the Federal government or operated by the Federal government. Section 508 of that law prohibits discrimination against persons with disabilities in regard to Federally operated technology systems.

Disaster Assistance Process

To be used by people in Presidentially declared disaster areas:

1. **Apply online by visiting** ***www.fema.gov*** **or by phone by calling** 1-800-621-FEMA (3362) (hearing/speech impaired ONLY—call 1-800-462-7585). In addition to having a pen and paper, please have the following information ready:

- Your Social Security Number.
- A description of your losses that were caused by the disaster.
- Insurance information.

- Directions to your damaged property.
- A telephone number where you can be contacted.

When you apply over the phone, the information you provide is put into the computer and an application is generated. When your application is complete, you will be provided a FEMA application number.

If you have questions AFTER you have applied for assistance or if the information you provided has changed, call the FEMA Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired ONLY—call 1-800-462-7585). When you call, have your application number ready. This number will be given to you when you apply and will be on all mail sent to you from IHP.

2. **When will I be contacted by an inspector?** If you are uninsured or lack the appropriate insurance coverage, an inspector will call to schedule an appointment to visit your property. In some cases, you may be contacted the same day you apply. However, in most cases the inspector will call within the next several days, but usually no later than 10 days.

The inspector will assess disaster-related damage for your real and personal property. There is no fee for the inspection. Inspectors are contractors, not FEMA employees, but your inspector will have picture identification. You or someone 18 years of age that lived in the household prior to the disaster must be present for your scheduled appointment.

The inspector will need to see your identification and you must provide proof of ownership (for homeowners) and occupancy to show the inspector.

The inspector will ask you to sign a form authorizing FEMA to verify that the information you have given is correct. **Inspectors file your report but do not determine your eligibility.**

3. **Within about 10 days of the inspector's visit,** you will receive a letter from IHP informing you of the decision on your request for help.

- **If you are eligible for help,** the letter will be followed by a U.S. Treasury/State check or there will be a transfer of cash to your bank account. The letter will explain what the money can be used to pay for. You should use the money given to you as explained in the letter.
- **If you are *not* eligible for help,** the letter will give the reason for the decision. You will be informed of your appeal rights in the letter.

- **If you were referred to the Small Business Administration (SBA) for help** from the SBA Disaster Assistance Program, you will receive an SBA application.

Program Eligibility

To receive money or help for Housing Needs that are the result of a disaster, all of the following must be true:

- You have filed for insurance benefits and the damage to your property is not covered by your insurance. You may be eligible for help from IHP to repair damage to your property.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- Your home is in an area that has been declared a disaster area by the President.
- The home in the disaster area is where you usually live the majority of the year.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

To receive money for Needs Other than Housing that are the result of a disaster, all of the following must be true:

- You have losses in an area that has been declared a disaster area by the President.
- You have filed for insurance benefits and the damage to your personal property is not covered by your insurance. You may be eligible for help from IHP to repair damage to your property.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or SBA loans.

You may not be *eligible* for money or help from IHP if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems, medical, dental, or funeral expenses.

Types of Eligible Losses

IHP only covers repairs or replacement of items that are damaged as a direct result of the disaster that are not covered by insurance. Repairs or rebuilding may not improve your home above its pre-disaster condition unless such improvements are required by current building codes.

Housing Needs: Money to repair your home is limited to making your home safe and sanitary so you can live there. IHP will not pay to return your home to its condition before the disaster. You may use your money provided for housing needs to repair:

- Structural parts of your home (foundation, outside walls, and roof).
- Windows, doors, floors, walls, ceilings, and cabinetry.
- Septic or sewage system.
- Well or other water system.
- Heating, ventilating, and air conditioning system.
- Utilities (electrical, plumbing, and gas systems).
- Entrance and exit ways from your home, including privately owned access roads.

- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines, and tanks.

Other than Housing Needs: Money to repair damaged personal property or to pay for disaster-related necessary expenses and serious needs is limited to items or services that help prevent or overcome a disaster-related hardship, injury or adverse condition. IHP will not pay to return or replace your personal property to its condition before the disaster. You may use your money provided for other than housing needs to repair or pay for:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, and supplies).
- Fuels for primary heat source (heating oil, gas, firewood).
- Disaster-specified clean-up items (wet/dry vacuum, air purifier, and dehumidifier).
- A vehicle damaged by the disaster.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.

Important Information About Disaster Help

Money received from IHP for Housing and Other than Housing Needs must be used for eligible expenses only, as identified by FEMA:

- **If you do not use the money as explained by FEMA, you may not be eligible for any additional help and may have to give the money back.**
- Is usually limited to up to 18 months from the date the President declares the disaster.
- Does not have to be repaid.
- Is tax-free.

- Is not counted as income or a resource in determining eligibility for welfare, income assistance, or income-tested benefit programs funded by the Federal government.

- Is exempt from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release, or waiver.

- May not be reassigned or transferred to another person.

- ***You must keep receipts or bills for 3 years to demonstrate how all of the money was used in meeting your disaster-related need.***

Before you begin any repairs, check with your local building department to find out what local permits or inspections are required.

If You Are Eligible For Help

If your application for help under IHP has met the required conditions and has been approved, the money or help you receive must be used as described below. Money from this program may **not** be used to pay for staying with family or friends. Below is an explanation of the categories.

Dental: Money to address the cost of dental treatments due to dental injuries received during the disaster.

Funeral: Money to address the cost of funeral services, burial or cremation, and other funeral expenses related to a death caused by the disaster.

Home Repair: Money, available to homeowners, to address the cost of labor and materials to make repairs to your home to make it safe, sanitary and/or functional.

Housing Assistance: Help with the cost of disaster-related housing needs.

Medical: Money to address the cost of medical treatment or the purchase of medical equipment required because of physical injuries received as a result of the disaster.

Moving and Storage: Money to address the costs of moving and storing personal property from the disaster-damage dwelling to avoid additional disaster-related damage.

Other: Money to address the cost of other specific disaster-related needs approved for the disaster.

Permanent/Semi Permanent Housing: Due to a lack of rental resources, the infeasibility of home repair and replacement housing assistance and the lack of available building contractors in your area, FEMA will have your home rebuilt.

Personal Property: Money to address the cost of repairing and/or replacing disaster-damaged items, such as furniture, bedding, appliances, and clothing.

Rental Assistance: Money to address the cost of renting another place to live. For homeowners, this money may be provided in addition to Home Repair, if needed.

Replacement Housing: Money to help with the cost of replacing your home, up to the limits allowed by law, because it is not safe, sanitary, and/or functional.

Transient Accommodations: Money to address the cost of temporary lodging expenses (hotel or motel) related to the disaster.

Transportation: Money to address the cost of repairing and/or replacing your vehicle that is no longer usable because of disaster-related damage.

Information About Insurance and Disaster Help

If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance from IHP. After filing your claim, if any of the following situations occur, please call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) for additional information.

- **Your insurance settlement is delayed**. If a decision on your insurance settlement has been delayed longer than 30 days **from the time you filed the claim**, you will need to write a letter to FEMA explaining the circumstance. You should include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, you should include the claim number, date when you applied, estimated time of how long it will take to receive your settlement. Any help awarded to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.

- **Your insurance settlement is insufficient to meet your disaster-related needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-related need, you will need to write a letter to FEMA indicating the unmet disaster-related need. You will also need to send in documentation from your insurance company for review.

- **You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-related temporary housing need, write a letter to FEMA, indicating why you continue to have a temporary housing need. You will also need to provide documentation to prove exhaustion of the housing portion of your ALE from insurance, and a permanent housing plan.

- **You are unable to locate rental resources in your area.** The FEMA Helpline has a list of rental resources in the disaster area. If no resources are available in your county, then the Helpline agent can provide you with resources in an adjacent county.

You have up to twelve (12) months from the date you registered with FEMA to submit your insurance information for review. By law, IHP cannot provide money to individuals or households for losses that are covered by insurance.

I Want to Have My Case Reviewed Again (Appeal)

You may appeal any decision. Appeals may relate to your eligibility, the amount or type of help provided to you, late applications, requests to return money, or questions regarding continuing help. When you appeal a decision, you are asking IHP to review your case again. Before you appeal a decision, please refer to the specific information in this guide about qualifying for help or refer to the letter sent to you about your eligibility for assistance. This guide should answer most of your questions about the expenses covered under this program.

If, after you review this guide, you still do not agree with the decision about your application or help received, **follow these steps below to appeal the decision**:

Steps for filing an Appeal:

1. Explain in writing why you think the decision about the amount or type of assistance you received is not correct.

- **When submitting your letter**, please include your full name, date and place of birth, and address. In addition, your letter must be either notarized, include a copy of a state issued identification card, or include the following statement, "I hereby declare under penalty of perjury that the foregoing is true and correct." You must sign the letter.

- **If someone other than you or the co-applicant is writing the letter**, then a statement must be included saying that that person may act for you.

2. Include the FEMA application number and disaster number (shown at the top of your decision letter) in your letter of appeal.

3. Mail your appeal letter to:

   FEMA
   National Processing Service Center
   P.O. Box 10055
   Hyattsville, MD 20782-7055

4. You can fax your appeal letter to:

   (800) 827-8112
   Attention: FEMA

IMPORTANT: To be considered by IHP, your appeal letter must be postmarked within 60 days of the date of the individual or household decision letter's date. Remember to date your letters.

Requesting your file:

If you need information about your case, you or the co-applicant on your application may request a copy of the information in your file by writing to:

FEMA – Records Management
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

To help protect the privacy of your personal information, whenever you write an appeal or request letter to FEMA you should include your full name, date and place of birth, damaged dwelling address, FEMA application number, and disaster number. In addition, your letter must be either notarized, include a copy of a state issued identification card, or include the following statement, "I hereby declare under penalty of perjury that the foregoing is true and correct." You must sign the letter.

If someone other than you or the co-applicant is submitting your appeal or requesting a copy of your file, then the request also must contain a statement from you giving that person your authorization to request this information.

Rebuilding and Repairing— Mitigation Measures

Mitigation measures are building improvements that reduce the risk of damage in future events. After a major disaster, you will make many decisions as you rebuild or repair property that was damaged. Some of these decisions could help protect your property from damage if another disaster occurs. For example, if appliances or major utilities are raised off the ground, the likelihood of damage from flooding is reduced.

A FEMA Mitigation Advisor at your local Disaster Recovery Center can give you more information about reducing future losses through mitigation. Listed below are a few examples of mitigation measures.

- Elevate or relocate an electrical panel.
- Elevate or relocate a clothes washer or dryer.
- Anchor a fuel storage tank.
- Level and anchor a mobile home.
- Elevate, relocate, or strap a water heater.
- Relocate a heating unit

Elevation of a hot water heater, furnace, washer and dryer.

For information about mitigation projects such as the one shown on this page, call or visit your local emergency management planning official, State Hazard Mitigation Officer, or FEMA staff at a Disaster Recovery Center. Information on mitigation also is available at: www.fema.gov.

To order publications about mitigation projects, call FEMA Publications at 1-800-480-2520.

Information About Additional Disaster Assistance Program Information

This section contains a general listing of the types of disaster help available during a Presidentially declared major disaster. During a major disaster if you feel you have disaster-related needs that can be addressed by an agency or service listed in this section, you should contact the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired ONLY—call 1-800-462-7585) for referral information.

Aging Services: Services are available to meet the needs of the elderly who have been directly affected by a declared disaster (i.e., transportation, meals, home care, etc.).

Agricultural Aid: The USDA Rural Development may make emergency loans to farmers and ranchers (owners or tenants) who were operating and managing a farm or ranch at the time of the disaster. These loans are limited to the amount necessary to compensate for actual losses to essential property and/or production capacity. Farmers and ranchers may also apply for cost sharing grants for emergency conservation programs such as debris removal from crop/pasture lands, repairs to land/water conservation structures, and permanent fencing. Further information is available from the USDA Farm Service Agency (FSA).

Assistance From Financial Institutions: Banks that are members of the Federal Deposit Insurance Corporation (FDIC), Federal Reserve System (FRS), or the Federal Home Loan Bank Board (FHLBB) may permit early withdrawal of time deposits, without penalty. Contact your financial institution to see if they have obtained a waiver from their regulatory agency.

Business Loan Program: Disaster loans through the Small Business Administration (SBA) are available to businesses to repair or replace destroyed or damaged business facilities, inventory, machinery, or equipment. The maximum loan amount is $ 1,500,000. If you have been referred to this program you will be receiving an application package in the mail. For more information or help in completing this form, refer to your SBA application package or the SBA website at www.sba.gov.

Consumer Services: Counseling is available on consumer problems such as non-availability of products and services needed for reconstruction, price gouging, disreputable business concerns and practices, etc.

Crisis Counseling: Referral services and short-term intervention counseling is available for mental health problems caused or aggravated by the disaster.

Disaster Unemployment Assistance: This assistance provides weekly benefit payments to those out of work due to the disaster, including self-employed persons, farm and ranch owners, and others not covered under regular unemployment insurance programs.

Emergency Assistance: Emergency food, clothing, shelter, and medical assistance may be provided to individuals and families having such needs as a result of the disaster. The American Red Cross (ARC), the Salvation Army, church groups, and other voluntary organizations can provide assistance.

Financial Counseling: Provides financial and economic guidance and assistance to individuals and small businesses affected by disasters. **Hope Coalition America** offers free financial counseling and provides helpful documents such as the "Emergency Financial First Aid Kit" and the "Personal Disaster Preparedness Guide." These documents are available and can be downloaded for free from their website at www.operationhope.org. For more information you can call: 1-888-388-HOPE (4673).

Hazard Mitigation: You may receive funds to prevent future damage to your major utilities (i.e., furnace, water heater, and electrical service) by either elevation or relocation of these utilities in your home.

Home and Personal Property Loan Program: Disaster loans through the Small Business Administration (SBA) are available to homeowners and renters for restoring or replacing disaster damaged real and personal property. The maximum real estate portion of the loan is $200,000 and for personal property $40,000. The loan amount is limited to the amount of uninsured SBA verified losses. If you have been referred to this program you will find more information in the "Application Summary" on the back of the Disaster Assistance Application Form.

Insurance Information: Help and/or counseling is available on insurance problems and questions, which may include obtaining copies of lost policies, claims filing, expediting settlements, etc. If you have not been able to resolve your problem with your insurance company you may contact your State Insurance Commissioner. For flood insurance inquiries, contact the National Flood Insurance Program (NFIP).

Legal Services: Free or reduced legal services, including legal advice, counseling, and representation may be provided to low-income disaster victims.

Social Security: Help is available from the Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and for assistance in applying for Social Security disability and survivor benefits.

Federal Tax Assistance: The federal tax laws allow the Internal Revenue Service (IRS) to grant relief to taxpayers who are victims of a Presidentially declared disaster. This relief includes postponing tax deadlines to provide you with extra time to file and pay before you will be assessed any penalty, additional amount, or addition to the tax, or abating your interest for periods for which you received an extension of time to file tax returns and pay taxes because you were located in a Presidentially declared disaster area.

Generally, qualified disaster relief payments are not required to be reported in gross income. Qualified disaster relief payments include payments received from any source to pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a Presidentially declared disaster. The IRS may allow casualty losses that were suffered on home, personal property, and household goods to be deducted on the income tax return if they are not covered by insurance. Taxpayers may also file an amended return to receive an early tax refund. More information, forms and publications can be found on the IRS web at http://www.irs.gov/newsroom/article/0,,id=108362,00.html.

Other Tax Assistance: County tax assessors may provide information and assistance on possible property tax relief.

Veteran's Benefits: The Veterans Administration (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.

Frequently Asked Questions and Answers

1. Disaster Awards: Federal Emergency Management Agency (FEMA)

What is FEMA? FEMA is the Federal Emergency Management Agency, which is responsible for providing and coordinating emergency services in Presidentially declared disaster areas. FEMA works as a partner with other parts of the Federal government and with State and local governments and voluntary organizations.

What types of disaster assistance programs are available in a disaster? There are two primary Federal programs that offer disaster assistance:

- FEMA's **Individuals and Households Program** provides money and direct services to those affected by a major disaster. Requirements must be met to qualify for help from this program.
- The **U.S. Small Business Administration** provides low-interest loans for damage to property owned by homeowners, renters, businesses and private non-profit organizations that are not fully covered by insurance.

Does disaster help have to be repaid? Money received through FEMA's Individuals and Households Program does not have to be repaid. Loans from the Small Business Administration must be repaid.

Can I apply for assistance for my damaged car? Yes. You will need to provide proof of ownership and insurance information.

Can I apply for assistance for food that has been lost because of the disaster? No. Food loss is not covered by IHP. Voluntary organizations in the disaster area may be able to help you with food needs.

Will any program pay for moving and storage expenses? Costs of moving and storage may be covered by IHP, if these costs are directly related to the disaster. Submit receipts to IHP to see if they are covered.

What happens after I apply for help with FEMA? Within about ten days of your application to FEMA, if you are uninsured or lack the appropriate insurance coverage, a qualified inspector will contact you to set up a time to see the damage to your property that was caused by the disaster. Your losses will be recorded and submitted to IHP. Within about ten more days, you should have a decision from IHP about whether you qualify for help from IHP. If you have been referred for a disaster loan from the U.S. Small Business Administration (SBA), SBA also will contact you and schedule an appointment to review your disaster-related losses.

How long will it take to get FEMA/State disaster help? If you are eligible for help, you should receive a U.S. Treasury/State check or notification of a deposit to your bank account within about ten days of the inspector's visit. Other types of assistance may be provided later, based on specific eligibility and need.

If I have questions about my application or need to change some of the information I provided, what should I do? Call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired only: 1-800-462-7585) or visit our website at www.fema.gov.

If it has been more than 12 days since the FEMA inspector's visit and there has been no word from FEMA, what should I do? Call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired only: 1-800-462-7585) visit our website at www.fema.gov to check on the status of your application. If there is a Disaster Recovery Center (DRC) in your area, you also may inquire there about your application.

If I do not agree with the results of the inspection or with the amount of money I received from FEMA, what should I do? You can appeal the decision. Appeal procedures are outlined in this guide (page 9), or you can call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired only: 1-800-462-7585) for information about the appeal process.

What type of ownership documentation can I provide to support my application for help? Below are a few types of documents that may be provided to prove ownership:

- Deed or Official record may be the original deed or deed of trust to the property listing you as the legal owner.
- Title number which lists you on the actual escrow or title document for the purchase of the dwelling.
- Mortgage payment book or other mortgage documents (i.e. late payment notice, foreclosure notice) may be used to verify the ownership when your name is listed along with the damaged dwelling address.
- Real property insurance must be for the damaged dwelling with your name listed as the Insured.
- Tax receipts or a property tax bill showing the damaged dwelling and listing you as the responsible party to the assessments.

What type of occupancy documentation can I provide to support my application for help? Below are a few types of documents that may be provided to prove occupancy:

- Utility Bill for the damaged dwelling with your name (or name of co-applicant). The utility bill should be for one of the major utilities, such as electricity, gas, or water.

- Merchant's Statement sent to the damaged dwelling with your name (or name of co-applicant). Merchant statements include: credit card bills, delivery notices, or other first class mail addressed to you and showing the damaged dwelling address.

- Employer's Statement sent to the damaged dwelling with your name (or name of co-applicant). An employer's statement refers to pay stubs and similar documents sent to you and showing the damaged dwelling address.

- Current Driver and Non-Driver's License showing the address of the damaged dwelling.

Where can I get information about flood insurance? Call a local, licensed casualty or property insurance agent or call the National Flood Insurance Program at 1-800-427-4661.

Should I begin cleaning my home before the inspection? You may clean before the inspection. If possible, take photos of the damage before you clean.

Should I keep my receipts? Yes, you should keep receipts for all of your expenses.

2. Disaster Loans: U.S. Small Business Administration (SBA):

Why did I receive a disaster loan application from SBA after applying with FEMA? SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by homeowners, renters, and non-farm businesses of all sizes, which is not fully covered by insurance, the basic form of Federal help is a low-interest disaster loan from the SBA. By making affordable loans, the SBA disaster loan program helps disaster victims pay for their repairs while keeping costs to the taxpayer reasonable.

How can I get help filling out the application for an SBA disaster loan? SBA has loan officers in SBA local disaster offices to provide face-to-face service to disaster victims. You may visit SBA at any of these locations, and without an appointment. An SBA representative will be glad to answer questions and to help complete your application. To find out where SBA disaster offices are located, call SBA toll-free at 1-800-488-5323.

If I have already received a check from FEMA, but it was not enough to pay for all the work needed to fix the disaster damages, can I get more help? Yes. SBA disaster loans are available to cover the amount of repair costs that have not already been fully

compensated. Application should be made to SBA for any additional amount needed to complete recovery.

I think I can pay for the repairs on my own, should I apply for a disaster loan? You may discover that the total costs to complete repairs on your own are more than you planned. With an approved SBA loan, you will know that the funds to make full repairs are available. While no one wants additional debt, a low interest loan with affordable payments is a better alternative than not making complete disaster repairs.

What happens if I cannot afford a loan to repair damaged property? If SBA determines you cannot afford a loan, SBA will automatically refer you back to FEMA for additional help. FEMA may be able to provide money for other than housing needs; however, this additional help is not available to businesses. FEMA's additional help is intended to help meet necessary expenses and serious needs not met by any other form of assistance, including insurance and SBA disaster loans. **Remember**, if you were sent an SBA disaster loan application, SBA will not refer you back to FEMA unless a completed loan application is returned to the SBA and SBA determines that you cannot afford a loan. You do not have to submit an SBA loan application to be considered for FEMA rental assistance.

3. Your Civil Rights and Disaster Assistance

What forms of discrimination do Civil Rights laws prohibit? There are many forms of illegal discrimination that can limit the opportunity of people to gain equal access to services and programs. Among other things, in operating a FEMA-assisted program, a recipient (state or local government agency that receives Federal disaster funds from FEMA) cannot, on the basis of race, color, religion, nationality, sex, age, or economic status, either directly or through contractual means:

- Deny program services, aids or benefits;
- Provide a different service, aid or benefit, or provide them in a manner different than they are provided to others; or,
- Segregate or separately treat individuals in any matter related to the receipt of any service, aid, or benefit.

These prohibitions also apply to FEMA itself in its operation of federally conducted programs.

What if I have a Civil Rights complaint? Each Federal Agency that provides Federal financial assistance is responsible for investigating complaints of discrimination in the use of its funds. If you believe you or others protected by the Civil Rights laws have been discriminated against in receiving disaster assistance, you may contact one of

FEMA's Equal Rights Officers (ERO), who has the job of ensuring equal access to all FEMA disaster programs. The ERO will attempt to resolve your issues. You may reach the ERO by calling 1-800-621-FEMA (1-800-621-3362) or TTY 1-800-462-7585.

If the matter is not resolved, you may file a complaint with FEMA. A signed, written complaint should be sent to the Office of Equal Rights, generally within 180 days of the date of the alleged discrimination. The complaint must include:

- Your name, address, and telephone number. Your complaint must be signed. If you are filing on behalf of another person, include your name, address, telephone number, and your relationship to that person (e.g., friend, attorney, parent, etc.)

- The name and address of the agency, institution or department you believe discriminated against you.

- How, why, and when you believe you were discriminated against. Include as much background information as possible about the alleged acts of discrimination. Include names of individuals whom you allege discriminated against you, if you know them.

- The names of any persons, if known, that FEMA could contact for additional information to support or clarify your allegations about discrimination in the operation of federally conducted programs.

What will FEMA do with my complaint? Once a complaint is filed, it will be reviewed by FEMA to determine whether it has jurisdiction to investigate the issues you have raised. If your complaint is accepted, FEMA will investigate it and attempt to resolve any violations that are found. If negotiations to correct a violation are unsuccessful, enforcement proceedings may be instituted.

What if I am retaliated against for asserting my rights or filing a complaint? You should be aware that a recipient or a Federal agency is prohibited from retaliating against you or any person because he or she opposed an unlawful policy or practice, or made charges, testified, or participated in any complaint action under a Civil Rights law. If you believe that you have been retaliated against, you should immediately contact FEMA's Office of Equal Rights.

Description of Ineligible Reasons

1. **Initial Decisions**

I69B – Ineligible – Signature Not Obtained (90-69B): Based on FEMA records, no signed Declaration & Release Form (90-69B) for the application is on file. This form is required before FEMA can provide assistance.

IAW – Ineligible - Same Address: Based on FEMA records, at the time of the disaster the applicant was living at the same address as someone who already applied for FEMA housing assistance. FEMA can only provide assistance for one application per address.

IDUPA – Ineligible – Duplicate Registration: Based on FEMA records, an applicant already has an application for assistance on file for this disaster. FEMA can only consider a single application from an applicant.

IID – Ineligible – Insufficient Damage: Based on a FEMA inspection, it was determined that the disaster had not caused the applicant's home to be unsafe to live in. This determination was based solely on the damages to the home that are related to the disaster.

IIDV – Ineligible – Failed Identity Verification: Before we are able to consider an application for disaster assistance, FEMA is required to verify the information provided on an application. At this time we are unable to match the applicant name and social security number in order to verify identity.

IMI – Ineligible – Missed Inspection: Based on our records, the applicant did not keep appointments with the FEMA inspector. In order to be considered for FEMA housing assistance, the applicant (or another household member over the age of 18) must meet with the inspector to evaluate the disaster related damages to the home. At this time, the applicant is not eligible to be considered for FEMA housing assistance.

INCI – Ineligible – No Contact Inspection: A FEMA inspector has not been able to contact the applicant to schedule an appointment. In order to be considered for FEMA housing assistance, the applicant (or another household member over the age of 18) must meet with an inspector to evaluate the disaster related damages to the home. At this time, the applicant is not eligible to be considered for FEMA assistance.

INFI – Ineligible – Flood Insurance: Based on our records, the home that the applicant lived in at the time of the disaster is covered by flood insurance. At this time, the

applicant is not eligible for assistance for damages to the home that are covered by flood insurance.

INI – Ineligible – Insurance (with inspection): Based on our records, the home that the applicant lived in at the time of the disaster is covered by insurance. Any damages identified in the FEMA inspection should be covered by the applicant's insurance. FEMA cannot provide assistance which is available from another source, including insurance; therefore, the applicant is not eligible for FEMA home repair or replacement assistance at this time. The applicant should file a claim with their insurance agent as soon as possible because FEMA may be able to assist with losses not covered by insurance.

INO - Appeal – Ineligible – Insurance Covers Living Expenses: Based on the information the applicant submitted, the insurance he/she has on his/her home provides funds to rent a temporary place to live while repairs are being made to the home. We have not received documents that show the applicant has used all available funds for renting a temporary place to live or that the insurance settlement has been delayed longer than 30-days from when the applicant filed a claim. As a result, the applicant's appeal is denied and he/she is not eligible to receive rental assistance from FEMA.

INO – Ineligible – Not a Legal Resident: A signed Declaration and Release Form (90-69B) is required before FEMA can consider an applicant for any assistance he/she may be eligible to receive. Based on our records, the applicant has not indicated that he/she or a member of his/her household is a U.S. Citizen, Non-Citizen National, or a Qualified Alien. As a result, the applicant is not eligible for FEMA assistance.

INO – Ineligible – Ownership Not Proven: Our records indicate that the applicant has not proven that he/she owned the home at the time of the disaster. As a result, the applicant is not eligible for FEMA home repair or replacement assistance.

INONV – Ineligible – Occupancy Not Verified: When the applicant applied for FEMA assistance, he/she informed FEMA that the home damaged by the disaster was where he/she live the majority of the year. At the time of the FEMA inspection, the applicant was unable to provide documents that demonstrate that the home we inspected is where he/she live(d). Until we can verify that the applicant lived at the address provided, the applicant is not eligible for FEMA housing assistance.

INR – Ineligible – Will Not Relocate: Based on FEMA records, the applicant told the FEMA inspector that he/she is not going to move from his/her damaged home while repairs are being made. Since the applicant does not plan to move, he/she is not eligible for FEMA rental assistance at this time.

INS – Ineligible – Insured (with no inspection): Based on our records, the home that the applicant lived in at the time of the disaster is covered by insurance. Any damages reported at the time of the application for FEMA assistance should be covered by the applicant's insurance. FEMA cannot provide assistance which is available from another source, including insurance; therefore, the applicant is not eligible for FEMA home repair or replacement assistance at this time. The applicant should file a claim with his/her insurance agent as soon as possible because FEMA may be able to assist with losses not covered by insurance.

IOVR - Ineligible – Over Program Maximum: Based on FEMA's records, the maximum amount of FEMA financial assistance has already been provided to the applicant for housing and/or other disaster needs. As a result, the applicant is not eligible to receive additional financial assistance from FEMA.

ISC – Ineligible - Sanctioned Community in SFHA: Based on FEMA records, the home was damaged by flood and is located in a flood zone in a community that is not currently participating in the National Flood Insurance Program. Because the flood-damaged home is located in a special flood hazard area and the applicant's community is not participating in the National Flood Insurance Program, FEMA is not allowed to provide repair or replacement assistance at this time.

NCOMP - Noncompliant with Flood Insurance Requirement: Based on FEMA records, the applicant has a requirement to maintain flood insurance coverage on the property. Since the home was damaged by flood and the applicant does not have an active flood insurance policy on file with the National Flood Insurance Program, FEMA cannot provide repair or replacement assistance at this time. However, FEMA may be able to provide rental assistance if an inspector determined that the home is unsafe and the applicant needs to relocate while repairs are being made.

WVO – Withdrawn – Applicant Withdrew Voluntarily: Based on FEMA records, the applicant indicated that he/she did not want FEMA assistance. As a result, the FEMA application for disaster assistance was withdrawn.

2. Appeal Decisions

A-I69B – Appeal – Ineligible - Signature Not Obtained (90-69B): According to FEMA records, no signed Declaration & Release Form (90-69B) is on file for the applicant. FEMA can only provide assistance if the 90-69B form is signed, dated and in the file.

A-IAW – Appeal – Ineligible – Same Address: In a previous letter, we explained that our records showed that at the time of the disaster the applicant was living at the same address as someone who already applied for FEMA housing assistance. FEMA

reviewed the appeal and additional documents provided and were still not able to verify that the applicant lived at a different address than the person who applied. As a result, the appeal is not approved and the applicant is not eligible for housing assistance from FEMA.

A-IID – Appeal – Ineligible – Insufficient Damage – Owner: In a previous letter, we explained that the applicant was not eligible for FEMA housing assistance because when FEMA inspected the home it was determined that the disaster had not caused the applicant's home to be unsafe to live in. This determination was based solely on the damages to the home that are related to the disaster. We explained that although the disaster may have caused some minor damage, it was reasonable to expect the applicant or their landlord to make these repairs. We described the documents that could be submitted to show that the damage to the home was caused by the disaster and has caused unsafe or unlivable conditions. We have reviewed the appeal and determined that our initial decision was correct. The home did not suffer disaster related damage that made it unsafe for the applicant to live in after the disaster.

A-IIDV – Appeal – Ineligible – Failed Identity Verification: In a previous letter, we explained we needed additional information to verify the applicant's identification before we could consider the application for disaster assistance. FEMA is required to verify the information provided on an application and we were unable to match the applicant's name and social security number to verify the identity. We described the documents that might provide the needed verification. We have reviewed the applicant's appeal and additional documents provided and have still been unable to verify identity. FEMA is not able to provide any assistance to individuals without first verifying their identity. As a result, the appeal is not approved and we are not able to process the application further at this time.

A-IMI - Appeal – Ineligible – Missed Inspection: In a previous letter, we explained that in order to be considered for FEMA housing assistance, the applicant (or another household member over the age of 18) must meet with the inspector to assess the disaster related damages to your home, and that our records showed that the applicant did not keep appointments with the FEMA inspector. The applicant contacted the FEMA Helpline and another inspector was assigned to assess the home. Once again the applicant did not keep the appointment. As a result, we will not be able to assist the applicant further.

A-INCI – Appeal – Ineligible – No Contact Inspection: In a previous letter, FEMA explained that in order to be considered for FEMA housing assistance, the applicant (or another household member over the age of 18) must meet with an inspector to assess the disaster related damages to the home, and that a FEMA inspector had not been able to contact the applicant to schedule an appointment. The applicant contacted the FEMA

Helpline and another inspector was assigned to assess the home. After repeated attempts, that inspector has been unable to reach the applicant to schedule an inspection. As a result, we will not be able to assist the applicant further.

A-INFI - Appeal – Ineligible – Missing Flood Insurance Settlement or Denial Letter: In a previous letter, we explained that the applicant was not eligible for FEMA home repair or replacement assistance because the applicant has flood insurance. We described the documents that could be sent to appeal our decision. We have reviewed the applicant's appeal and additional documents provided and we are still not able to verify the amount of the applicant's insurance settlement. As a result, the appeal is not approved and the applicant is not eligible for FEMA housing assistance.

A-INI, A-INS - Appeal – Ineligible – Missing Insurance Settlement or Denial Letter: In a previous letter, we explained that the applicant was not eligible for FEMA home repair or replacement assistance because they have insurance on their home. That letter also described the documents that the applicant could send to appeal our decision. We have reviewed the documents that applicant provided and we are unable to process the appeal because we did not receive detailed insurance settlement documents or an insurance denial letter. If the applicant has questions about what documents are still needed, they should contact the FEMA Helpline.

A-INO - Appeal – Ineligible – After 60 Day Deadline: In a previous letter, we explained that any appeal of a FEMA decision must be submitted within 60 days of our decision letter. The applicant did not submit an appeal until after the 60 day deadline. As a result, the appeal will not be considered unless one of the following conditions prevented the applicant from completing an appeal: 1). Hospitalization, illness, disability, or death of an immediate family member; 2). Personal or business travel that kept the applicant out of the area for the full appeal period. If the applicant wants FEMA to consider an appeal, the applicant may send a letter of explanation and all related documents that clearly show why the applicant was unable to complete an appeal.

A-INO - Appeal – Ineligible – Insurance Settlement Exceeds FEMA Eligible Damage: Unlike private insurance, FEMA housing repair program is limited only to essential repairs. As a result, it is not uncommon for insurance settlements to exceed what FEMA can provide for repair assistance. Because FEMA cannot duplicate assistance provided by insurance, the applicant's appeal is not approved.

A-INO - Appeal – Ineligible – Not a Legal Resident: In a previous letter, we explained that FEMA could not consider the applicant for any assistance that they may be eligible to receive until they indicate on a Declaration and Release Form (90-69B) that they or a member of their household is a U.S. Citizen, Non-Citizen National, or a Qualified Alien. We also suggested that the applicant complete and submit another form. We have

reviewed the applicant's appeal and the additional documents provided and we are still unable to determine that the applicant or a member of their household is a U.S. Citizen, Non-Citizen National, or Qualified Alien. As a result, the applicant's appeal is denied and they will not be considered for FEMA assistance.

A-INO - Appeal – Ineligible – Ownership Not Proven: In a previous letter, we explained that the applicant has not proven that he/she owned the home at the time of the disaster. We described the documents that applicant could submit which would show ownership of the damaged home. We have reviewed the applicant's appeal and the additional documents provided; however, we are still not able to verify that the applicant owned the home. As a result, the appeal is denied and the applicant is not eligible for FEMA home repair or replacement assistance.

A-INO - Appeal - Ineligible – Unable to Reimburse over Approved Rental Rate: Previously, we explained that the amount of FEMA monthly rental assistance is based on the number of occupied bedrooms in the applicant's home at the time of the disaster and is limited to rental rates determined by FEMA and the U.S. Department of Housing and Urban Development (HUD). We have reviewed the applicant's appeal and additional information provided. We have determined that the monthly rate we paid the applicant was the appropriate amount. As a result, the appeal is denied and we are not able to pay you a higher monthly rental rate.

A-INONV - Appeal - Ineligible – Occupancy Not Verified: In a previous letter, we explained that we could not verify that the home the applicant reported as damaged by the disaster was where he/she live(d). We have reviewed the applicant's appeal and additional documents provided and we are still not able to verify that the home the applicant reported was where he/she live(d). As a result, the applicant's appeal is not approved and they are not eligible for FEMA housing assistance.

A-IOVR - Appeal - Ineligible – Over Program Maximum: In a previous letter, we explained that the applicant was not eligible for further assistance from FEMA because the maximum amount of FEMA financial assistance had already been provided for housing and/or other disaster needs. We have reviewed the appeal and additional documents provided. Our records still show that the applicant has reached the FEMA maximum financial assistance limit. Therefore, we are unable to provide the applicant additional assistance from FEMA.

A-ISC - Appeal - Ineligible - Sanctioned Community in SFHA: In a previous letter, we explained the applicant was not eligible for FEMA home repair or replacement assistance because the home is located in a flood zone within a community that is not currently participating in the National Flood Insurance Program (NFIP). That letter also described the documents that the applicant could send to appeal our decision. We have

reviewed the appeal and additional documents provided. Our records still show that the applicant's home is located in a flood zone and that the damages to the home were caused by flood. As a result, the appeal is denied and the applicant is not eligible for FEMA housing assistance.

A-NCOMP - Appeal - Noncompliant with Flood Insurance Requirement: In a previous letter, we explained the applicant was not eligible for FEMA home repair or replacement assistance because they did not maintain the required flood insurance for their property. Since we have not received documentation to determine that the home was not damaged by flood and/or we have not received documents showing that the applicant does have an active flood insurance policy on the property, the appeal is denied.

Sample - FEMA Form 90-69B
Declaration and Release

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
DECLARATION AND RELEASE

O.M.B. No. 1660-0002
Expires May 31, 2010

DECLARATON AND RELEASE

In order to be eligible to receive FEMA Disaster Assistance, a member of the household must be a citizen, non-citizen national or qualified alien of the United States. **Please read the form carefully, sign the sheet and return it to the Inspector, and show him/her a current form of photo identification.** Please feel free to consult with an attorney or other immigration expert if you have any questions.

I hereby declare, under penalty of perjury that (check one):

- ☐ I am a citizen or non-citizen national of the United States.
- ☐ I am a qualified alien of the United States.
- ☐ Print full name and age of minor child:I am the parent or guardian of a minor child who resides with me and who is a citizen, non-citizen national or qualified alien of the United States. Print full name and age of minor child: _____

By my signature I certify that:

* Only one application has been submitted for my household.
* All information I have provided regarding my application for FEMA disaster assistance is true and correct to the best of my knowledge.
* I will return any disaster aid money I received from FEMA or the State if I receive insurance or other money for the same loss, or if I do not use FEMA disaster aid money for the purpose for which it was intended.

I understand that, if I intentionally make false statements or conceal any information in an attempt to obtain disaster aid, it is a violation of federal and State laws, which carry severe criminal and civil penalties, including a fine up to $250,000, imprisonment, or both (18 U.S.C. §§ 287, 1001, and 3571).

I understand that the information provided regarding my application for FEMA disaster assistance may be subject to sharing within the Department of Homeland Security (DHS) including, but not limited to, the Bureau of Immigration and Custom Enforcement.

I authorize FEMA to verify all information given by me about my property/place of residence, income, employment and dependents in order to determine my eligibility for disaster assistance; and

I authorize all custodians of records of my insurance, employer, any public or private agency, bank financial or credit data service to release information to FEMA and/or the State upon request.

NAME *(print)*	SIGNATURE	DATE OF BIRTH	DATE SIGNED

INSPECTOR ID NO.	FEMA APPLICATION NO.	DISASTER NO.

ADDRESS OF DAMAGED PROPERTY	CITY	STATE	ZIP CODE

PRIVACY ACT STATEMENT

The Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §§ 5121-5206, Executive Order 12148, as amended, and Title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, 8 U.S.C. §§ 1601 et seq., authorize the collection of this information. The primary use of this information is to determine your eligibility to receive FEMA disaster assistance. Disclosures of this information may be made: Upon written request, to federal and state agencies providing disaster assistance, as well as to local governments or voluntary agencies from which you are seeking assistance, so that assistance efforts or benefits are not duplicated; to agencies, organizations and institutions as necessary for FEMA to obtain information from them in making eligibility determinations; to federal, state and local government agencies to promote hazard mitigation planning and enforcement; to law enforcement agencies or professional organizations where there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an Agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a Federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of the individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections conducted under the authority of 44 U.S.C. §§ 2904 and 2906. Your social security number is solicited during registration pursuant to the Debt Collection Improvement Act of 1996, 31 U.S.C. §§ 3325(d) and 7701(c)(1). Furnishing the social security number, as well as other information, is voluntary, but failure to do so may delay or prevent provision of disaster assistance.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 2 minutes per response. The burden estimate includes the time for reviewing instructions, gathering data, and completing and submitting the form. You are not required to complete this collection of information unless a valid O.M.B. control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden and estimate and any suggestions for reducing the burden to: Information Collections Management , U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0002). **NOTE: Do not send your completed form to this address.**

FEMA Form 90-69B, MAY 07 **REPLACES ALL PREVIOUS EDITIONS**

IF YOU SUSPECT SOMEONE IS FILING FALSE DAMAGE CLAIMS, CALL THE FEMA FRAUD HOTLINE:

1-800-323-8603

HELP FEMA MAKE SURE THAT DISASTER AID GOES ONLY TO THOSE WHO DESERVE IT.

IT IS A VIOLATION OF FEDERAL LAW TO FILE A FALSE CLAIM.

FEMA assistance is available to any affected person or household that meets the conditions of eligibility. No Federal, State, or local entity or official (or their agent) may discriminate against any individual because of race, color, religion, sex, age, national origin, disability, or economic status.