

# HOMEOWNER ASSISTANCE PROGRAM (HAP)

## FAQ: Harvey Damaged Properties Affected by Imelda



- Homeowner Assistance Program applicants whose homes were both damaged by Harvey and Imelda may be eligible for assistance to repair damage caused by both storms. Apply for FEMA assistance and any other recovery programs if you have damage from Imelda.
- Read all requirements for use of any federal assistance carefully. Use the funds only for the allowable expenses.
- Keep all receipts and other documents related to repairs and supplies to repair your home. Document how you use any assistance funds as you may be asked for this documentation later.
- Keep photos of before and after work. Time stamped photos are best.
- Vet contractors and check for licensing, bonds/insurance, and references.
- If you have additional questions not answered below, please reach out to your HAP Coordinator.
- Not all answers below apply to the Homeowner Reimbursement Program (HRP). You should contact your HRP Coordinator for reimbursement related questions.

### **Q. If my home was damaged by Imelda and I have already received assistance from HAP, should I file an insurance claim and apply for aid from FEMA and other organizations?**

A. Yes, you should seek any funds that are available to you for the repair of Imelda damage and you should use those funds to repair damage to your home. You should also keep all your receipts and any documentation related to how those funds were spent.

### **Q: Will Imelda damage prevent HAP assistance?**

A: If construction was completed on your home by HAP prior to Imelda, HAP will not be able to return to your home to repair Imelda damage. However, if the original disaster recovery need was not fully met, meaning the repairs to the Harvey related damage to your home have not been completed, HAP assistance can be provided to fix damages related to both disasters.

### **Q. If my Harvey-damaged home repair or reconstruction by HAP has not started yet, and it was damaged again by Imelda, what should I do with funds I receive from insurance, FEMA or other sources that are intended for home repair resulting from Imelda?**

A. If construction has not started under HAP immediately contact your HAP advisor. In the meantime, you should use any funds that you have received to repair your home to prevent further damage. For example, you should muck and gut your home to prevent further damage and you should keep all receipts for costs related to the repair of your home. Take date/time stamped pictures to document all damage and repairs.

### **Q: What happens if the repairs made after Harvey were damaged or destroyed by Imelda?**

A: If an applicant completed Harvey repairs that were destroyed by Imelda, the applicant must provide receipts, or other federally approved documentation, to account for how Harvey-related funds were spent.

### **Q: If I have flood insurance that covers the Imelda loss, am I still eligible for assistance?**

A: Yes. However, please note that any funds received by FEMA, insurance, SBA loans, or other disaster funding sources will be considered when evaluating need and any duplication of benefits (DOB) per federal requirements, which includes Imelda disaster assistance intended to make repairs on homes that will be assisted under HAP.