



## Clarifying Disaster Questions

Release Date: May 5, 2009

Release Number: 1832-006

» More Information on Indiana Severe Storms, Tornadoes, and Flooding

INDIANAPOLIS, Ind. -- In the first few weeks following a disaster, residents may be misled by half-truths and rumors about how to get help and the various assistance programs that are available. When residents suffer losses, the last thing they need is misinformation.

Disaster officials stress that *notifying state, county, local officials or registering with voluntary agencies such as the American Red Cross is NOT the same as registering with FEMA*. To register for federal assistance, applicants must call FEMA's toll-free number, **1-800-621-FEMA (3362)** or **TTY 1-800-462-7585** for the speech- or hearing-impaired, available from 7 a.m. to 1 a.m. (EDT), seven days a week until further notice. Multilingual operators are available to answer calls. Residents with Internet access can register on the agency's Web site at [www.disasterassistance.gov](http://www.disasterassistance.gov), where valuable recovery information also is available 24 hours a day, seven days a week. The deadline to apply for assistance is June 22.

*Answers to some common questions about disaster assistance:*

### **I got help from the American Red Cross; can I still apply to FEMA if I need assistance?**

**Yes.** FEMA coordinates a number of programs to help disaster victims. These programs are different from the emergency food, clothing and shelter initially provided by the American Red Cross, Salvation Army and other voluntary agencies.

### **I don't really want a loan; do I still need to fill out the SBA application when I receive it?**

**Yes.** If you do not qualify for a loan, you may be considered for other forms of assistance. You may qualify for the "Other Needs Assistance" program that is designed to help meet serious, disaster-related needs. However, you must complete and return the SBA loan application. ***If the loan application is not returned, you may not be considered for further FEMA assistance.***

### **I have insurance. Is there other help available to me?**

**Yes.** Insurance is your main source for money to put your life back in order after a disaster, but there are things that insurance does not cover. This is where federal disaster programs may be able to help. You may find that you are "underinsured" and disaster assistance may help make up the difference.

### **I have flood damage to my vacation home. Can I get help with repairs to a damaged secondary residence?**

**No.** FEMA only provides assistance for your primary residence.

**Do I have to wait for my insurance adjuster before I apply for disaster assistance?**

**No.** You do not have to wait for an agent or adjuster's inspection before applying for assistance or beginning repairs needed to make your house safe, sanitary and functional. However, if you have insurance, you should find out what your policy covers. Be sure to keep papers and receipts for any repair work. If you still have unmet disaster-related needs, call FEMA to apply. Initially, you may not be eligible for assistance until you are able to provide additional insurance settlement information. This is a necessary step to avoid a duplication of benefits.

**I already repaired my home. Is it too late to apply?**

**No.** You could qualify for reimbursement of expenses **not** covered by your insurance.

**Do I need to make an appointment at the Disaster Recovery Center (DRC) to register for assistance?**

**No.** But you should register for assistance prior to visiting the DRC. There are two ways to register for assistance. After you have registered by phone or on-line you are encouraged to visit a Disaster Recovery Center for additional information or assistance. No appointment is necessary, and you may visit any DRC even if it is not located in your town or county. U.S. Small Business Administration (SBA) officials are also available to assist with low-interest disaster loan applications for homeowners, renters and businesses of all sizes. In addition, information is available about ways to reduce damage in future weather events.

**Are only low-income residences qualified for disaster assistance?**

**No.** Federal disaster assistance programs may be available to those who suffered damage, regardless of income. The programs are available to any eligible applicant and are not income based. The kinds of help provided depend on the applicant's circumstances and unmet disaster-related needs.

**Do I have to be turned down by my bank before I can apply for a disaster loan?**

**No.** The SBA, which handles low-interest disaster loans, has its own criteria for determining each loan applicant's eligibility. The SBA will decide whether or not you are able to repay a loan. If you are not qualified for a loan, you may be eligible for other assistance. FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must complete and return them to the SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

**Can I apply for a loan from the SBA even if I'm not a business owner?**

**Yes.** Renters and homeowners may be eligible for low-interest disaster loans based on the type and extent of "uninsured" or "underinsured" disaster-related losses. In a presidential declaration, SBA is the primary source of long-term financial assistance. The SBA offers disaster loans up to \$200,000 to repair or replace disaster-damaged primary residences. Homeowners and renters may be eligible for up to \$40,000 to repair or replace damaged personal property such as furniture, automobiles and clothing. Loans to businesses of all sizes and nonprofit organizations up to \$2 million are available to repair or replace damaged real estate, inventory, supplies, machinery and equipment. The SBA also offers loans for economic injury to small businesses and non-profit organizations. For information on SBA low-interest loans, residents and business owners in the eligible counties should call **1-800-659-2955** or visit the SBA Web site at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance).

**I rent an apartment. Can I get help to replace my damaged property?**

**Yes.** A renter also may qualify for an SBA low-interest disaster loan or a grant from other sources to replace personal property. One type of grant may cover temporary housing needs if a renter has to move to another dwelling. Another type of grant may be available to eligible individuals or families with serious disaster-related needs and expenses not covered by insurance or other disaster-assistance programs.

**If I am an undocumented immigrant, am I eligible for any assistance?**

**You may** be eligible under many different programs run by state and local agencies and voluntary agencies for various types of cash assistance. You will not be eligible personally for FEMA cash assistance programs (Individuals and Households Program Assistance). **You may, however, apply on behalf of your U.S. citizen child, or another adult household member may qualify the household for assistance.**

Even if you or your family do not qualify for FEMA cash assistance (Individuals and Households Program Assistance), please call FEMA at **1-800-621-3362** or **TTY 1-800-462-7585** for hearing- or speech-impaired for information and to be referred to other programs that can assist you regardless of your immigration status.

FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation, to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.