



FEMA

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# DISASTER NEWS

## COMMON MISUNDERSTANDINGS MAY CAUSE SOME AFFECTED RESIDENTS TO MISS DISASTER ASSISTANCE

**LA CROSSE, Wis.** – 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 they need accurate information.

According to disaster recovery officials from the Federal Emergency Management Agency (FEMA) and the Wisconsin Emergency Management (WEM), there are two easy ways to begin the application process. Applicants may call FEMA's toll-free number, **1-800-621-FEMA (3362)** or **TTY 1-800-462-7585** (for those with speech or hearing impairment), available from 8 a.m. to 6 p.m., seven days a week until further notice. Multilingual operators are available to answer calls. Residents with Internet access can also register at [www.fema.gov](http://www.fema.gov), and get valuable recovery information.

### Answers to some common questions about disaster 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 many 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 can help.

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

**No.** If you have insurance, find out what your policy covers, and begin clean-up and repairs, keeping papers and receipts. If you have unmet disaster-related needs, register by phone or online with FEMA. Initially, you may not be eligible for assistance until you are able to provide additional insurance settlement information to FEMA. This is a necessary step to avoid a duplication of benefits, but may be re-evaluated later. Therefore registering early is still beneficial.

If you have no insurance, register immediately with FEMA online or by phone.

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

**No.** No appointments are necessary at FEMA's DRCs. Simply call FEMA's toll-free number at **1-800-621-FEMA (3362)** (TTY 1-800-462-7585) from 8 a.m. to 6 p.m. seven days a week. Or, individuals with Internet can apply on the agency's Web site at [www.fema.gov](http://www.fema.gov). If you need additional assistance, you may visit the DRC for help registering.

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### **May I still visit the DRC once I have registered with FEMA?**

**Yes.** Experienced and helpful FEMA representatives are at DRCs to assist and provide additional information; U.S. Small Business Administration (SBA) officials are available to help you apply for low-interest disaster loans for homeowners, renters and businesses of all sizes; and people of the community can find information on how to reduce damages from future weather events. You may visit any DRC even if it is not located in your town or county.

### **I already repaired my home, can I still apply?**

**Yes.** You still could qualify for reimbursement of eligible repairs or to help with unmet needs **not** covered by your insurance, by applying. It is helpful to keep your receipts and records.

### **If I registered with my county Emergency Manager, am I registered with FEMA?**

**No.** You still need to call the special toll-free application number at **1-800-621-FEMA (3362)** or **TTY 1-800-462-7585, or apply online at [www.fema.gov](http://www.fema.gov).**

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

**Yes.** FEMA coordinates various programs to help disaster victims, which are different from the emergency food, clothing and shelter initially provided by the American Red Cross, Salvation Army and other voluntary agencies. Registration with the Red Cross or other voluntary agencies is not the same as applying with FEMA. For federal and state disaster assistance, you must apply by calling the special toll-free application number at **1-800-621-FEMA (3362)** or **TTY 1-800-462-7585.**

### **Are only low income residents qualified for disaster assistance?**

**No.** Federal and state disaster assistance programs may be available to those who suffered damage, regardless of income. The programs are not "welfare." 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 for homeowners, renters and businesses of any size, 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 home loan, you may be eligible for other assistance, such as the Other Needs Assistance grant program. 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. Applicants who receive SBA loan applications must complete and return them to SBA to be eligible for assistance that covers real estate, personal property, vehicle repair or replacement, and moving and storage expenses.

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

**Yes.** If the home loan application is not returned, you may not be considered for some forms of disaster assistance. If you do not qualify for a home 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.

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### **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 grants 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. Other grants may cover eligible individuals or families with serious disaster-related needs and expenses not covered by insurance or other disaster-assistance programs.

### **I'm self-employed and out of work; can I apply for disaster unemployment benefits?**

**Yes.** Disaster Unemployment Assistance, funded by FEMA and administered by the Wisconsin Department of Workforce Development (WDWD), provides benefits for workers who would not normally qualify for unemployment compensation, including farmers, farm workers and those who are self-employed. Anyone interested in filing for disaster unemployment assistance should visit the nearest Employment Services office. The deadline for residents of Crawford, La Crosse, Richland, Sauk and Vernon counties to apply is September 26th by close of business; while the deadline for Columbia, Dane, Grant, Green, Iowa, Jefferson, Kenosha, Racine and Rock counties is October 8<sup>th</sup>.

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

**Yes,** you may be eligible under many different programs run by state and local agencies and voluntary agencies for various types of cash assistance. You may be eligible for Crisis Counseling or Disaster Legal Services, and other short-term, non-cash, emergency aid.

**But,** you will not be eligible for Disaster Unemployment Assistance. And, you will not be personally eligible 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 does 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 information and to be referred to other programs that can assist you regardless of your immigration status.

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program (NFIP). FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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