



FEMA

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News Release

COMMON MISUNDERSTANDINGS MAY HARM DISASTER SURVIVORS

DOWNERS GROVE, Ill.—In the first few weeks following a disaster, residents may be confused or misled by rumors and half-truths about how to get help from the various assistance programs that are available.

While state and federal programs are not intended to make storm survivors whole, they can provide the kinds of assistance that helps those affected by the summer storms to begin the recovery process.

Officials of the Illinois Emergency Management Agency (IEMA) and the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) point to two easy ways to begin the recovery process:

- Go to www.disasterassistance.gov to apply for disaster assistance from FEMA, or
- Call **1 800-621-FEMA (3362)** or **TTY 1 800-462-7585**. Phone lines are available from **7 a.m. to 10 p.m.**, seven days a week. Multilingual operators are available.

Following are clarifications of some common misunderstandings about disaster assistance and answers to some frequently asked questions:

I got help from the American Red Cross, but I still need to apply to FEMA if I need assistance. TRUE. FEMA programs 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 agency is not the same as applying with FEMA.

I have insurance. I hear there may be other help available to me.

TRUE. Insurance is your main source to cover emergencies or to put your life back in order after a disaster. But there are some things that insurance may not cover. That is where federal disaster programs may be able to help.

I have to wait for my insurance adjuster before I apply for disaster assistance.

FALSE. 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. If you wait, you could miss the deadline to apply to FEMA. However, if you have insurance, you must file an insurance claim, find out what your policy covers, and be sure to keep papers and receipts for any work done. If you still have unmet disaster-related needs, you may be considered for FEMA assistance. To avoid

a duplication of benefits, please submit your insurance settlement or denial documents to FEMA along with an appeal letter.

I already repaired my home, so it is too late to apply.

FALSE. You may be eligible for FEMA assistance for expenses **not** covered by your insurance.

I have to make a reservation and go to a Disaster Recovery Center (DRC) to apply for assistance.

FALSE. There are two ways to apply for assistance. Individuals with Internet access can apply on the agency's website at www.disasterassistance.gov. You may apply by calling FEMA's toll-free number at 1 **800-621-FEMA (3362)** or **TTY 1 800-462-7585** from **7 a.m. to 10 p.m.**, seven days a week. DRCs are designed to provide 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.

I have already applied to FEMA for assistance; there's no reason for me to go to a DRC.

FALSE. You can meet face-to-face with FEMA disaster recovery specialists. Other federal and state disaster recovery information is available in the centers. SBA customer service representatives are available to answer questions about the SBA low-interest disaster loan program and assist with the completion of loan applications that are essential to the FEMA application process.

I have to be poor to qualify for disaster assistance.

FALSE. 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.

I can apply for a loan from the SBA even if I'm not a business owner.

TRUE. Renters, homeowners and private nonprofit organizations—as well as businesses—may be eligible for low-interest loans for disaster-related losses. Homeowners may be eligible for damages to real estate. Homeowners and renters may be eligible for personal property damages, including automobiles. Don't let the name fool you. In a Major Presidential Disaster Declaration, the SBA is the primary source of federal financial assistance.

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

FALSE. The U.S. Small Business Administration (SBA) handles low-interest disaster loans and has its own criteria for determining each loan applicant's eligibility. If you, as a homeowner or renter, do not qualify for an SBA loan, you may be eligible for referral to FEMA for other assistance. It is necessary for homeowners and renters to return the SBA application, if one was received, to be eligible for referral back to FEMA.

I don't really want a loan, but I've heard I need to fill out the SBA loan application.

TRUE. If you do not qualify for a loan, you may be considered for other forms of assistance from FEMA designed to help meet serious, disaster-related needs. However, you must complete and return the SBA loan application, even if you don't want a loan. If the loan application is not returned you may not be eligible for further disaster assistance.

I rent an apartment, so I can't get help to replace my damaged personal property.

FALSE. A renter may also qualify for a grant from FEMA or an SBA low-interest disaster loan to replace personal property. One type of grant may cover temporary housing needs. Another type of

grant may be available to an eligible individual or families with serious disaster-related needs and expenses that are not covered by insurance or other disaster assistance programs.

I have to be a legal U.S. resident to receive Individual Assistance.

TRUE. To be considered for federal assistance from FEMA, you must be a U.S. citizen, a qualified alien or a non-citizen national. A qualified alien generally includes individuals who are lawful permanent residents (possessing an alien registration receipt card) or those with legal status due to asylum, refugee, parole (admission into the U.S. for humanitarian purposes), withholding of deportation, or domestic violence. Check with an immigration expert if you have questions about your legal status.

I am an undocumented immigrant, is there any assistance available?

POSSIBLY. You may apply for Individual Assistance on behalf of your child who is a U.S. citizen or a qualified alien. Or another adult household member may qualify for household assistance if he or she is a documented immigrant. You may also be eligible under many different programs run by state and local agencies and voluntary agencies for various types of cash assistance. An undocumented immigrant may be eligible for short-term, non-cash emergency aid provided by FEMA.

I have applied, what happens next?

After you apply, FEMA will mail you a copy of your application and "Help After a Disaster: Applicant's Guide to the Individuals and Households Program," a useful booklet that will answer many of your questions. This publication explains how FEMA's disaster assistance program works; and describes additional kinds of help you may qualify for from other federal, state and voluntary agencies.

If your home or its contents are damaged and you are uninsured or underinsured, an inspector may contact you within 10 days after you apply to schedule a time to meet you at your damaged home. All inspectors carry a photo ID that shows they are affiliated with the U.S. government. If you receive an SBA Disaster Loan application in the mail, you must complete and return the application to the SBA to be considered for a loan and to continue the referral and eligibility process.

I need to check the status of my case.

Go to www.disasterassistance.gov or call the FEMA Helpline at **800-621- FEMA (3362) or (TTY) 800-462-7585.**

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.