



FEMA

# Disaster News

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## COMMON MISUNDERSTANDINGS MAY CAUSE SOME VICTIMS TO MISS DISASTER ASSISTANCE

**CLEVELAND --** 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.

According to state and federal disaster recovery officials, there are two easy ways to begin the application process. Applicants may call in to FEMA's toll-free number, **1-800-621-FEMA (3362)**, TTY 1-800-462-7585, available from 8 a.m. to 8 p.m., seven days a week until further notice. Multilingual operators also are available to answer calls. Residents with Internet access can register on the agency's Web site at <http://www.fema.gov>, where valuable recovery information also is available. The deadline to apply is August 31.

### *Some clarifications for common misconceptions about disaster assistance:*

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

**True.** 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 make up the difference.

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

**Not True.** 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 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 necessary to avoid a duplication of benefits.

#### **I already repaired my home. It is too late to apply.**

**Not True.** You could qualify for reimbursement of expenses **not** covered by your insurance.

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### **I got help from the American Red Cross, but I still need to apply to FEMA if I need assistance.**

**True.** 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. 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 – **1-800-621-FEMA (3362)** or TTY 1-800-462-7585 for those with speech or hearing impairment.

### **I have to be poor to qualify for disaster assistance.**

**Not True.** 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 have to be turned down by my bank before I can apply for a disaster loan.**

**Not True.** The U.S. Small Business Administration (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, but it is necessary to go through the SBA application process first.

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

**True.** Renters and homeowners may be eligible for low-interest loans for home or personal property losses, based on the type and extent of "uninsured" or "underinsured" disaster-related losses. Don't let the name fool you. In a presidential declaration, SBA is the primary source of financial assistance.

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

**True.** If you do not qualify for a loan, you may be considered for other forms of assistance, like 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 it will delay other forms of disaster assistance.

### **I rent an apartment. I can't get help to replace my damaged property.**

**Not True.** 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 an eligible individual 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; I can qualify for disaster unemployment benefits.**

**True.** Disaster Unemployment Assistance, funded by FEMA and administered by the Ohio Department of Jobs and Family Services, 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.

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*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. FEMA became a part of the U.S. Department of Homeland Security on March 1, 2003.*

*The Ohio EMA coordinates state assistance and resources during an emergency and prepares the state for all hazards through planning, training, exercises and funding activities at the state and local levels. This includes providing eligible assistance to individuals and governmental entities recovering from disaster-related damage and costs.*

*County EMA directors must plan, train, and exercise for any possible emergency/disaster, natural or man-made, that may impact the county, with the express intent of saving lives and protecting property. Working with county commissioners, the county EMA directors initiate the issuance of a disaster declaration and, when needed, coordinate response and recovery efforts with the Ohio EMA and FEMA. After the disaster is over, the county EMA director works closely with local, state, and federal officials to identify and implement mitigation efforts, which may limit the occurrence of future disasters.*