



FEMA

Disaster News

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DON'T MISUNDERSTAND YOUR FEMA LETTER

Cleveland – Some Ohio disaster applicants of the June severe storms and flooding may be getting the wrong message after receiving a letter from the Federal Emergency Management Agency (FEMA) saying that they are eligible for "\$0.00" assistance for "INS" insurance.

The next paragraph, entitled "**Applicants with Insurance**," explains that their applications may be placed on hold to allow time to file their insurance claims. FEMA or the State cannot duplicate benefits that may be available from insurance.

In most cases, this letter is not a denial.

"A \$0.00 amount in the letter does not mean that an applicant is ineligible for assistance," said Jesse Munoz, FEMA's federal coordinating officer. "It just means FEMA needs to know what your insurance settlement is and what your unmet needs are before we can continue processing your application."

Applicants should contact their insurance companies and request settlement letters detailing exactly what was covered under their claims. They should mail insurance settlement information, as well as any new or additional information gained since the initial application for disaster assistance was filed, to the address provided in the letter from FEMA. Applicants can continue to provide settlement information even after the 60-day applicant period ends on Aug. 31.

Those who have applied for assistance need to update the application information by calling the FEMA toll-free number, **1-800-621-3362 (TTY 1-800-462-7585)**, and choosing the Helpline option or visiting one of four Disaster Recovery Centers available throughout the northern Ohio counties designated eligible for Individual Assistance. The centers also are a good place to talk face-to-face with recovery specialists for answers to specific questions about individual claims.

"It's very important that applicants keep their information up-to-date," said Nancy Dragani, Ohio Emergency Management Agency's executive director and state coordinating officer. "FEMA and the State rely on that information to process each claim."

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If, after reviewing the FEMA correspondence, an applicant does not agree with the application decision, he or she has the right to appeal.

“Applicants who wish to appeal a decision may do so in writing within 60 days from the date of the decision or date of the letter,” Munoz said. “Guidelines for appeals can be found in the Applicant’s Handbook, which is sent to everyone who applies with FEMA.”

The FEMA letter applies only to the programs that are listed in the correspondence, such as Housing Assistance. If the applicant received a low-interest disaster loan application from the U.S. Small Business Administration (SBA), they should fill it out and return it as soon as possible. Loans are available to homeowners, renters and businesses. If the SBA cannot offer a loan, the individual will automatically be referred back to FEMA for possible grant assistance.

In a disaster, low-interest loans are the major source of financial assistance to help applicants, both homeowners, renters, and business owners, repair or replace their disaster losses. SBA Loan Officers are available at all Disaster Recovery Centers to answer any specific questions or assist individuals who need help with the loan applications.

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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.