



FEMA

News Release

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DISASTER OFFICIALS OFFER TIPS TO SPEED ASSISTANCE

BOSTON – Disaster recovery officials urge residents and businesses dealing with severe storm damage and loss to adopt a take-charge action plan to help speed the possibility of obtaining state and federal disaster aid:

Register Now:

- **Don't wait.** Homeowners, renters and business owners who suffered disaster-related damage or loss should call the Federal Emergency Management Agency (FEMA) registration line at **800-621-FEMA (3362)** or 800-462-7585 for the hearing- or speech impaired. Online registration is available at www.DisasterAssistance.gov. Multilingual operators are available.
- **Register, even if you are insured.** Your insurance coverage may not be adequate and some foundation damage may not appear until later. Anyone who suffered any damage or loss should register for assistance.
- **Disaster assistance covers a wide range of losses.** Structural damage or repair is covered, as is damage or loss of essential personal property, such as a major appliance or medical equipment (wheelchairs, etc).

After Registering:

- **Keep critical appointments.** A FEMA-contracted inspector will make an appointment to visit your home, usually within a week. Make every effort to be at home or you can authorize an agent to be present. Use the Helpline option at the FEMA registration toll-free numbers for contact updates, including your agent's name, a new phone number, or to change appointment times.
- **Return all forms promptly.** After registering, you may receive a U.S. Small Business Administration (SBA) disaster loan application package in the mail. Fill out and return these forms promptly since they are an essential part of the disaster-assistance process.
- **Stay in touch.** Use the Helpline for answers to your questions about federal assistance, the same number you called to register for aid.

- **Have realistic expectations.** You should not expect disaster assistance to restore you to pre-disaster conditions. It is intended to help you get safe and sanitary housing and meet other critical needs so you can begin your long-term recovery.
- **Read all FEMA letters and documents.** Applicants deemed eligible for disaster assistance will receive a letter from FEMA providing guidance on their disaster relief grant. It will tell you about ways the money can be spent in your recovery. Be advised that federal assistance may have to be repaid if it is duplicated by insurance or other assistance received.
- **Talk to FEMA if you have questions, especially about insurance.** If you receive a FEMA letter saying your application has been denied, it often means that one or more aspects of your application require further information or correction. An “INS-Insured” denial does not necessarily mean “case closed,” it means you must first settle with your insurer to prevent any duplication of payments.
- **Keep FEMA in mind after your insurance settlement.** You may have been underinsured and some uncompensated losses may be eligible for some form of disaster aid. Call the Helpline if your insurance settlement is delayed, if it does not cover all of your loss, if you can’t find rental housing in your area, or if your additional living expense benefits are exhausted. Remember, failure to file a claim with your insurer within 12 months can affect your eligibility for FEMA assistance.
- **Rebuild with disaster prevention in mind.** Before starting any repairs or reconstruction, check with local building officials on required permits and inspections. If you were displaced from your home and incurred hotel or motel expenses, save your receipts and check with FEMA on possible reimbursement.

FEMA's mission is to support our citizens and first responders and 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.