



FEMA

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Disaster News

FEMA News Desk: 608-243-0741
WEM PIO: 608-242-3294
SBA: Tom Nocera 404-275-5532

MISUNDERSTANDINGS MAY CAUSE SOME TO MISS OUT ON DISASTER AID

Madison, Wis. – In the confusion following a disaster, rumors, half-truths and misunderstandings about federal and state assistance can cause some storm-struck residents to miss out on much-needed help.

“The last thing you need in a disaster is misinformation,” said Federal Coordinating Officer Dolph Diemont, “and the best way to avoid that problem is to call and ask about assistance yourself.” As federal coordinating officer, Diemont heads up the U.S. government’s side of the disaster response and recovery efforts in Wisconsin.

Misinformation may deprive eligible individuals, households and business owners of vital aid from the state of Wisconsin and the Federal Emergency Management Agency (FEMA).

“Although our neighbors and fellow workers may believe they have the right information regarding disaster recovery, it is incomplete,” said Wisconsin Emergency Management Administrator Johnnie Smith. “Don’t rely on the word on the street. Call, go online or visit a Disaster Recovery Center and register for assistance. This is the right source of information on the help that may be available to you.”

Anyone with damages and losses caused by the June severe storms, tornadoes and flooding can apply for assistance by calling **800-621-3362 (FEMA)**. Those with a speech- or hearing-impairment can call (TTY) **800-462-7585**. Both telephone lines, as well as online registration at www.fema.gov, are open 24 hours a day.

Here are some of the most common misconceptions:

- **I called my county emergency management director and reported my damages and losses, so I’m registered for federal and state disaster assistance programs. *Not True:*** The call to a county emergency management director was to help locate areas affected by the June storms that may have been overlooked in the first preliminary damage assessments. Now, a **separate** call to FEMA is needed to register for federal and state programs.
- **I have insurance, so there is no other help available. *Not True:*** FEMA will not duplicate insurance benefits, but you may be eligible for help with losses not covered by your insurance. That’s why it is important to register for assistance even while you are working with your insurance company to assess your insurance coverage.
- **I have to wait for my insurance adjuster before I apply for disaster assistance. *Not True:*** Don’t wait for an adjuster before applying for aid or making repairs needed to make your house livable. Follow your policy guidelines and keep your receipts.
- **I already repaired my home. I don’t need to apply. *Not True:*** You might qualify for reimbursement of expenses not covered by insurance. Keep your receipts.

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- **I got help from the Red Cross, so I'm already registered with FEMA. *Not True:*** Registration with the Red Cross is not the same as registration with FEMA. For federal and state disaster assistance, you must apply by calling **800-621-FEMA**, (TTY) **800-462-7585** or online at **www.fema.gov**.
- **I got help from the Red Cross, so now I can't get help from FEMA or the state. *Not True:*** FEMA and the state coordinate a number of programs to help disaster victims. These programs are different from the emergency food, clothing and shelter initially provided by the Red Cross and other voluntary agencies.
- **I have to be poor to qualify for disaster aid. *Not True:*** The kinds of help provided depends on each applicant's circumstances. Federal and state disaster assistance programs may be available to those with damages, regardless of income.
- **I have to be turned down by my bank before I can apply for a disaster loan. *Not True:*** If you live in a declared county, you are eligible to apply for a low-interest disaster loan from the U.S. Small Business Administration (SBA). If SBA cannot approve your loan application, you may be referred to other agencies for additional assistance, but that can't happen if you don't return your application.
- **I must own a business to apply for a loan from the SBA. *Not True:*** The SBA low-interest loan is the primary source of federal assistance for long-term recovery for homeowners and renters as well as business owners. SBA covers uninsured or underinsured losses for real estate and personal property damage for homeowners and renters.
- **I rent an apartment. I can't get help. *Not True:*** Several types of assistance are available to renters. One grant may help them with temporary housing needs if they have to move because of disaster damage or loss. Another grant may be available to an eligible individual or family with serious, disaster-related needs and necessary expenses not covered by insurance or other disaster assistance programs. SBA also may be able to help renters replace damaged or lost personal property with a low-interest disaster loan.
- **I'm self-employed and out of work; I can't qualify for disaster unemployment benefits. *Not True:*** Disaster Unemployment Assistance, funded by FEMA and administered by the Wisconsin Department of Workforce Development (WDWD), provides benefits for workers who normally would not qualify for unemployment compensation. These include farmers, farm workers and those who are self-employed and are out of work due to the disaster. Anyone interested in filing for disaster unemployment assistance should visit the nearest WDWD office.

FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

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Editors: For more information on Wisconsin disaster recovery, visit <http://emergencymanagement.wi.gov/> or www.fema.gov.