



FEMA

News Release

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UNANSWERED QUESTIONS MAY BE STOPPING SOME FROM REGISTERING

WESTFIELD, Mass. –Even as the Wednesday, November 2, 2011 registration deadline approaches, some individuals in Berkshire and Franklin counties with losses and damage in the wake of Tropical Storm Irene from August 27 to 29 have yet to register for disaster assistance from the Federal Emergency Management Agency (FEMA).

“There are some misconceptions about federal disaster assistance that may be preventing qualified residents from registering,” said Federal Coordinating Officer Mark H. Landry. “These misunderstandings can be addressed, clearing the way for anyone with damage and losses to apply.”

Q. Isn't there a lot of paperwork to register with FEMA?

A. No. Registration is made with one simple phone call to FEMA **1-800-621-3362**. Phone lines are open from 7 a.m. to 10 p.m. ET, seven days a week until further notice. People with hearing or speech disabilities can use the TTY number, **800-462-7585**. Applicants can also register online at www.DisasterAssistance.gov or with a smart phone at m.fema.gov.

Q: Does my income need to be under a certain dollar amount to qualify for disaster grants?

A: No. FEMA's Housing Assistance program is available to anyone who suffered damage or loss in the declared counties, regardless of income. Some assistance under the Other Needs Assistance program is income dependent and officials make decisions on a case-by-case basis.

Q: Will FEMA pay for all home repairs or contract work?

A: No. FEMA does not pay to return your home to its condition before the disaster. FEMA provides grants to qualified homeowners to make their homes safe, sanitary and functional, but the grants may not pay for all the damage. A U.S. Small Business Administration (SBA) low-interest disaster loan funds may be used to return a home to its pre-disaster condition.

Q: If I rent an apartment, can I get help to replace my damaged personal property?

A: Yes. A renter may qualify for a FEMA grant or an SBA disaster loan to replace personal property, including vehicles.

Q: Do I have to own a business to apply for a loan from SBA?

A: No. Following a disaster, the SBA is the primary source of financial assistance and provides low-interest loans to homeowners, renters, businesses and non-profit organizations

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Q: If I got help from the American Red Cross, can I also get help from FEMA?

A: Yes. FEMA and the Commonwealth coordinate a number of programs to help disaster survivors. These programs differ from the emergency food, clothing and shelter provided by voluntary agencies.

Q: When I get help from the American Red Cross, am I automatically registered with FEMA?

A: No. Registering with the American Red Cross or any voluntary agency is not registering with FEMA. If you are a homeowner, renter, or business owner who has damages from Tropical Storm Irene, call FEMA.

Q. I have flood insurance. Should I still register with FEMA?

A. Yes. Everyone with flood insurance should register with FEMA. FEMA may be able to help with uninsured costs.

Q: Does FEMA charge a fee for a home inspection?

A: No. FEMA never charges for an inspection.

Q. I already cleaned up and made repairs to my property. Am I still eligible to register with FEMA?

A. Yes. You may be eligible for reimbursement of your clean up and repair expenses. Keep your receipts.

Q: Will FEMA assistance affect my Social Security check?

A. No. Any aid you receive from FEMA will not affect Social Security or other social program checks.

Q: Are disaster relief payments taxable?

A: No. Qualified disaster relief payments are not taxable.

Q: Do I have to repay money I receive for disaster relief?

A: No. You do not have to repay grant money but you must repay SBA loans.

“Anyone wondering if they are eligible for disaster assistance can get the facts from the source,” said State Coordinating Officer Kurt Schwartz, Director of the Massachusetts Emergency Management Agency. “Don’t depend on word-of-mouth. Call FEMA for the correct answers. And do it now. The deadline to register is only a week away”

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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.