



FEMA

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News Release

COMMONLY ASKED QUESTIONS ABOUT DISASTER AID

ALBANY, N. Y. – After Hurricane Irene and Tropical Storm Lee hit New York State in late August and early September, residents in declared counties became eligible for federal assistance. Yet some people who suffered losses and damage in the wake of the disaster have failed to seek help from the Federal Emergency Management Agency (FEMA).

“There are many misconceptions about getting help,” said FEMA’s Federal Coordinating Officer Philip E. Parr. “Often people who would qualify for assistance miss out because they are mistaken or misinformed.”

Commonly asked questions about disaster aid:

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

A: No. FEMA never charges for an inspection.

Q: I have applied for disaster assistance before, do I need to apply again?

A: Yes. Even if you applied for assistance for a previous disaster, you must apply again for this disaster.

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.

Q: Will FEMA assistance affect my Social Security check?

A. No. Any aid you receive from FEMA will not affect your monthly Social Security check.

Q: Are disaster relief payments taxable?

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

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Commonly Asked Questions

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

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

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

A. No. There is no paperwork to register with FEMA. You can register with one simple phone call. Call the FEMA Helpline at **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 disabilities can use the TTY number, **800-462-7585**. Applicants can also register online at www.DisasterAssistance.gov or with any web-enabled mobile device or smartphone at m.fema.gov. Follow the link to "apply online for federal assistance."

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

A: Yes. FEMA and New York State coordinate a number of programs to help disaster survivors. These programs differ from the emergency food, clothing and shelter provided by the American Red Cross and other 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 the same as registering with FEMA. If you are a homeowner, renter, or business owner who has damages from Hurricane Irene or Tropical Storm Lee, call the FEMA Helpline at **800-621-3362** to register.

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: Do I have to own a business to apply for a loan from the U.S. Small Business Administration?

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

Q: Do I have to be turned down by my bank before I can apply for a disaster loan?

A: No. The SBA has its own criteria for determining each loan applicant's eligibility.

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 a SBA low-interest disaster loan to replace personal property.

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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 repair damage not covered by insurance but the grants may not pay for all the damage. A SBA loan may return a home to its pre-disaster condition.

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.

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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.